

**Texas Department of Insurance**  
Demographic Analysis  
October 1, 2013–August 31, 2014

**Prepared by:**  
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October 1, 2014

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## Scope of Work

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This report was developed for the Texas Department of Insurance (DOI). It summarizes statistical information relating to the English forms of all examinations administered by Pearson VUE from October 1, 2013, through August 31, 2014.

## Executive Summary

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Similar to the 2013 report, demographic information was collected from all first-time candidates in the Pearson VUE system on an end-of-exam survey. The information collected included: gender, race or ethnicity, course taken, income level, total hours spent studying, primary language, education level, test preparation method, and national origin (of both self and parent). Candidate and item performance statistics were broken out by these demographic variables.

Overall, there was a wide range in testing volume across the 14 Texas DOI exams, ranging from a low of  $N = 19$  for the Adjuster – Workers Compensation exam to a high of  $N = 13,175$  for the General Lines – Life, Accident and Health exam. When making comparisons between demographic groups, it is important to be aware of sampling error. If the sample size is sufficiently large, the standard error of the mean ( $SEM^1$ ) is small, which means there is a relatively high degree of certainty associated with the sample estimate of the mean. However, demographic group means based on small numbers of candidates generally have larger standard errors, and therefore, have more uncertainty regarding the corresponding estimate of the mean. Pearson VUE strongly recommends avoiding interpreting results when candidate volumes are low—typically fewer than 50 candidates. Interpretation of results based on small sample sizes can be misleading. Therefore, results will not be discussed in this report for any demographic groups with fewer than 50 candidates.

The following nine exam lines have insufficient overall volume for meaningful demographic comparisons across many or all demographic groups:

- Adjuster – All Lines,
- Insurance Service Representative
- Life and Health Insurance Counsellor
- Managing General Agent
- Public Insurance Adjuster
- Adjuster – Property & Casualty
- Property and Casualty Risk Manager
- Surplus Lines
- Adjuster – Workers Compensation

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<sup>1</sup> The standard error of the mean for a group of size  $N$  is calculated by dividing the group standard deviation by the square root of  $N$ .

The remaining five exams (General Lines – Life, Accident and Health, Life Agent, General Lines – Property and Casualty, Personal Lines Property and Casualty, and Limited Lines) had large enough sample sizes so that meaningful comparisons could be made for the gender, ethnicity and primary language questions. Independent *t*-tests of the scaled scores were used to compare the performance of Males to Females, Caucasian/White (non-Hispanic) to Asian American/Pacific Islander, Caucasian/White (non-Hispanic) to Black/African American, Caucasian/White (non-Hispanic) to Hispanic/Latino American, Caucasian/White (non-Hispanic) to Native American, and English primary language to Spanish primary language.

Across the five exams with sufficient overall volume for meaningful demographic comparisons, males scored significantly higher than females. Across most exams, Caucasian/White (non-Hispanic) candidates scored significantly higher than Asian American/Pacific Islander, Black/African American<sup>2</sup>, Hispanic/Latino American, and Native American<sup>3</sup> candidates. English speakers scored significantly higher than Spanish speakers for all lines except the Limited Lines exam.

The specific results for each exam are discussed in the Candidate Performance section.

## **Background**

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Table 1 shows the number of forms administered, the number of scored items administered to candidates, and the number of first-time candidates tested. There are two sections—General and Texas-specific—for the following exams: General Lines – Life, Accident and Health; Life Agent; General Lines – Property and Casualty; and Personal Lines Property and Casualty. The number of General and Texas-specific items is indicated, respectively, in parentheses.

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<sup>2</sup> For Limited Lines, average test scores were not significantly different between Caucasian/White and Black/African American candidates.

<sup>3</sup> For General Lines - Life, Accident and Health, average test scores were not significantly different between Caucasian/White and Native American candidates.

Table 1. Exams Administered

Exam Series Code	Exam Title	Forms Available	Number of Scored Items	Number Tested
InsTX-ALAdj16	Adjuster – All Lines	C	150	75
InsTX-ISR09	Insurance Service Representative	C	150	107
InsTX-LAH05	General Lines – Life, Accident and Health	AG, BH, CI, GG, HH, II and JI	125 (100 + 25)	13,175
InsTX-LHIC42	Life and Health Insurance Counselor	C	150	241
InsTX-Life01	Life Agent	GG, HH, II, MG, NH, OI and PI	85 (50 + 35)	4,045
InsTX-LL93	Limited Lines	C	50	1,181
InsTX-MGA87	Managing General Agent	C	150	45
InsTX-PbAdj17	Public Insurance Adjuster	C	100	115
InsTX-PC06	General Lines – Property & Casualty	GG, BH, CI, HG, IH, JI, KG and LH	125 (100 + 25)	7,870
InsTX-PCA81	Adjuster – Property & Casualty	C	150	167
InsTX-PCRM92	Property and Casualty Risk Manager	C	100	56
InsTX-PersPC55	Personal Lines Property & Casualty	GC, KC, LC and OC	100 (75 + 25)	1,796
InsTX-Surp60	Surplus Lines	C	60	157
InsTX-WCAdj32	Adjuster – Workers Compensation	C	60	19

### Candidate Performance

Tables 2–163 feature information regarding the first-time candidates as a whole as well as separated by self-reported gender, ethnicity, course taken, income level, total hours spent studying, primary language, education level, test preparation method, and national origin. The following statistics are presented:

- Total number of examinees
- Percentage and number of examinees who passed
- Mean scaled score (i.e., the percent correct) on the examination
- Standard deviation of scaled scores on the examination

### Adjuster – All Lines

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

Table 2. Adjuster – All Lines Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	75	46.7	35	66.67	14.05

## Insurance Service Representative

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 3. Insurance Service Representative Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	107	39.3	42	61.30	19.17

Table 4. Insurance Service Representative Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	15	13.3	2	50.33	19.12
Female	85	47.1	40	67.34	11.65
Choose not to respond	0	-	-	-	-
No response	7	0.0	0	11.43	4.50

Figure 1. Insurance Service Representative Percent Passing by Gender

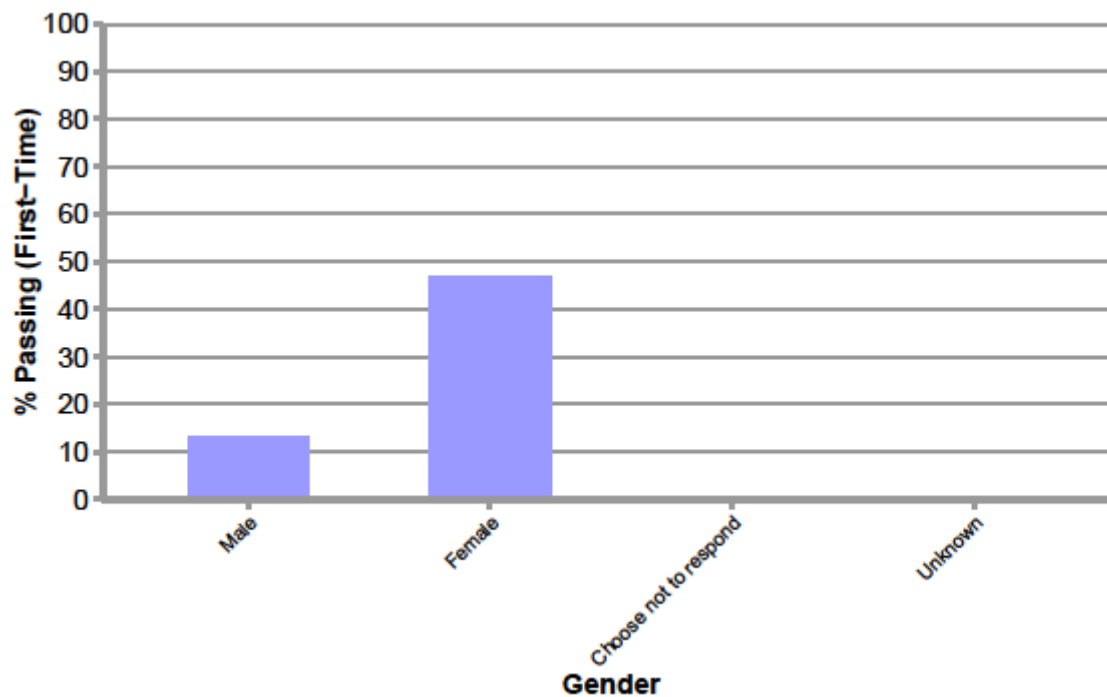




Table 5. Insurance Service Representative Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	2	0.0	0	36.00	21.21
Black / African-American	6	0.0	0	51.50	8.80
Hispanic / Latino American	31	19.4	6	59.26	11.19
Native American	1	0.0	0	8.00	.
Caucasian / White (non-Hispanic)	54	64.8	35	71.50	10.74
Other	2	0.0	0	63.50	4.95
Choose not to respond	4	25.0	1	66.25	6.85
No response	7	0.0	0	11.43	4.50

Figure 2. Insurance Service Representative Percent Passing by Ethnicity

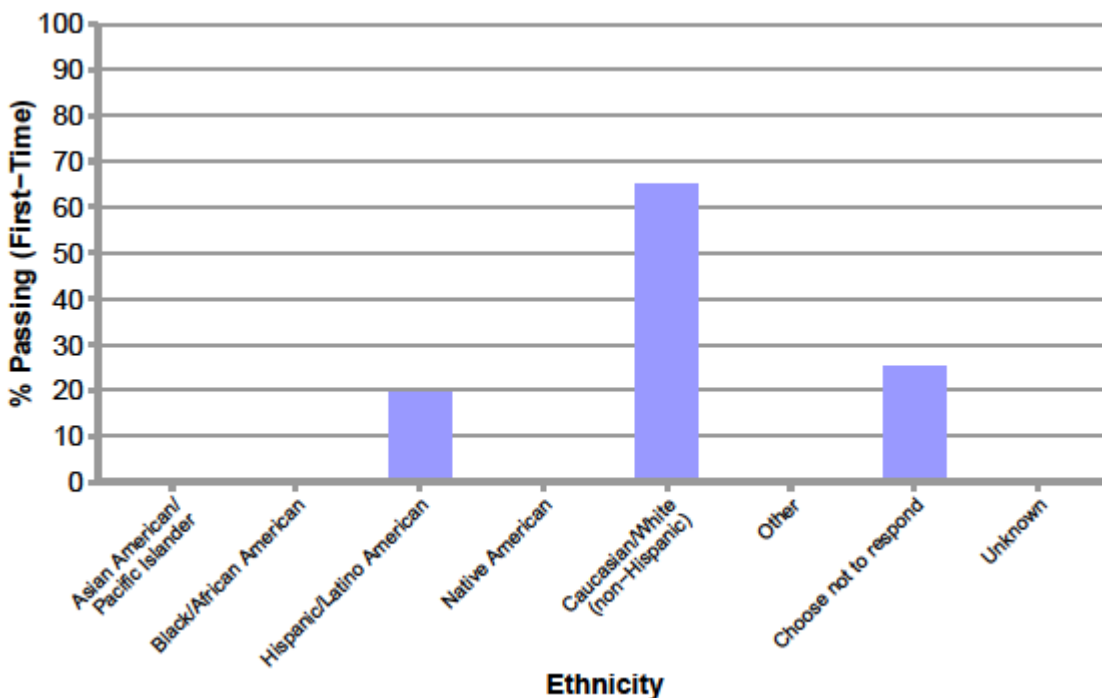


Table 6. Insurance Service Representative Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	31	58.1	18	71.16	9.92
Yes, less than 30 hours	26	42.3	11	63.27	13.30
No	43	30.2	13	61.12	16.13
No response	7	0.0	0	11.43	4.50

Figure 3. Insurance Service Representative Percent Passing by Course Taken

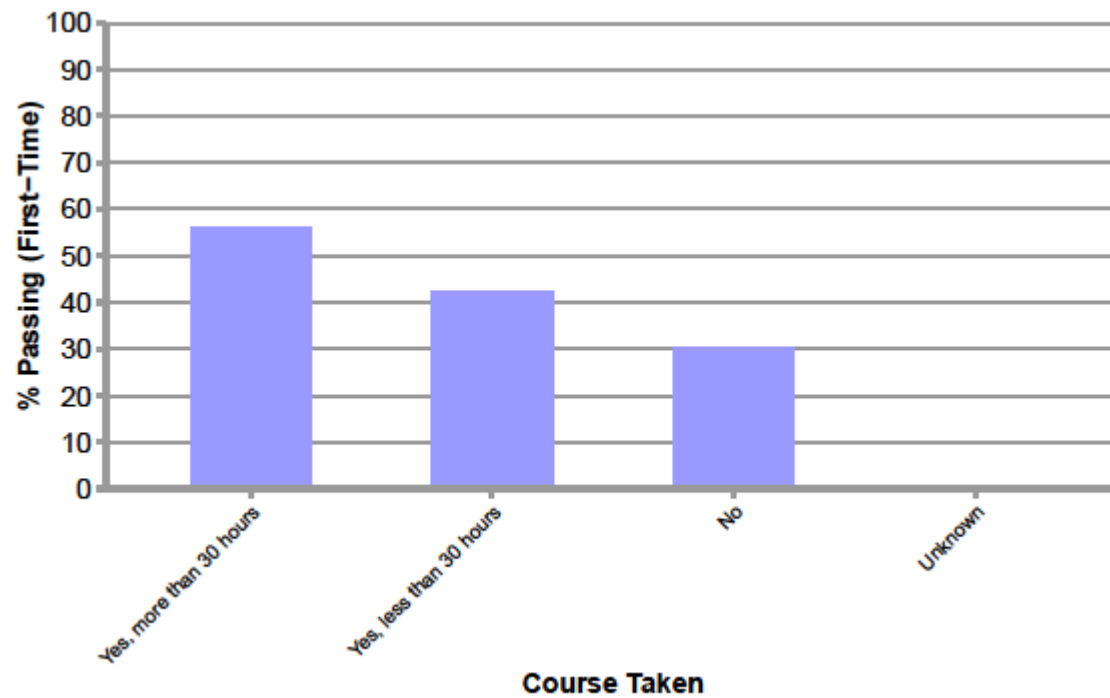


Table 7. Insurance Service Representative Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	1	0.0	0	8.00	.
Between \$50,000 and \$100,000	7	14.3	1	62.43	9.78
Between \$25,000 and \$50,000	39	46.2	18	65.23	13.82
Less than \$25,000	52	44.2	23	65.92	13.30
No response	8	0.0	0	17.75	18.36

Figure 4. Insurance Service Representative Percent Passing by Income Level

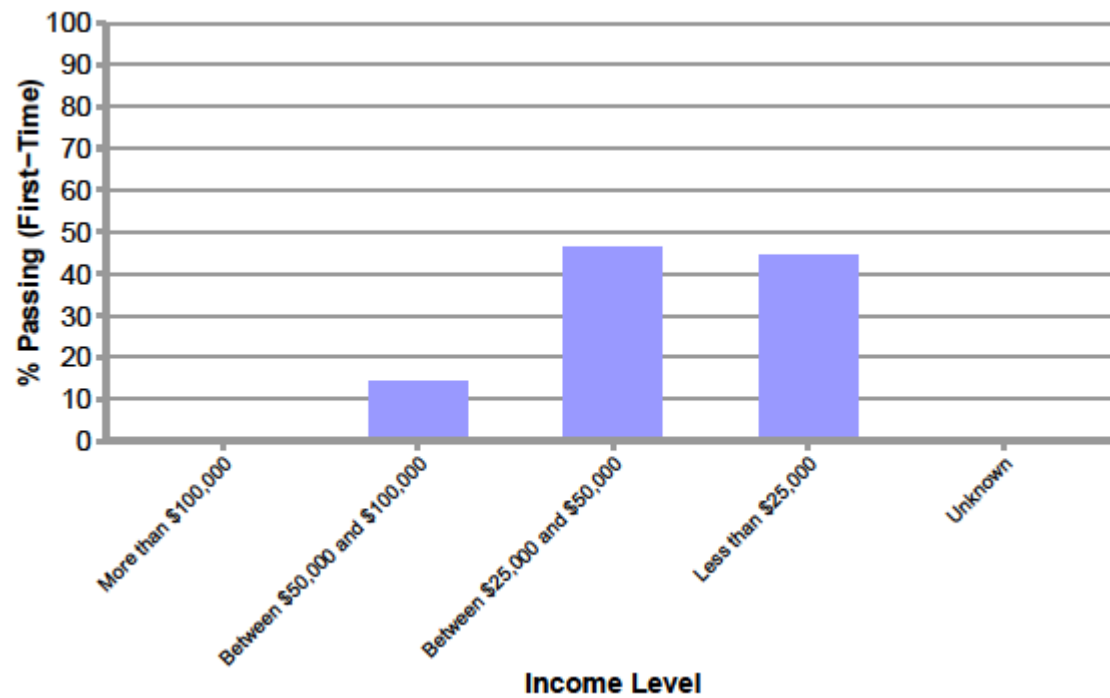


Table 8. Insurance Service Representative Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	41	24.4	10	57.66	15.36
Between 31 and 50 hours	43	60.5	26	71.53	10.11
Between 51 and 70 hours	8	50.0	4	67.88	13.54
More than 70 hours	6	33.3	2	64.00	13.21
No response	9	0.0	0	21.33	20.19

Figure 5. Insurance Service Representative Percent Passing by Total Hours Spent Studying

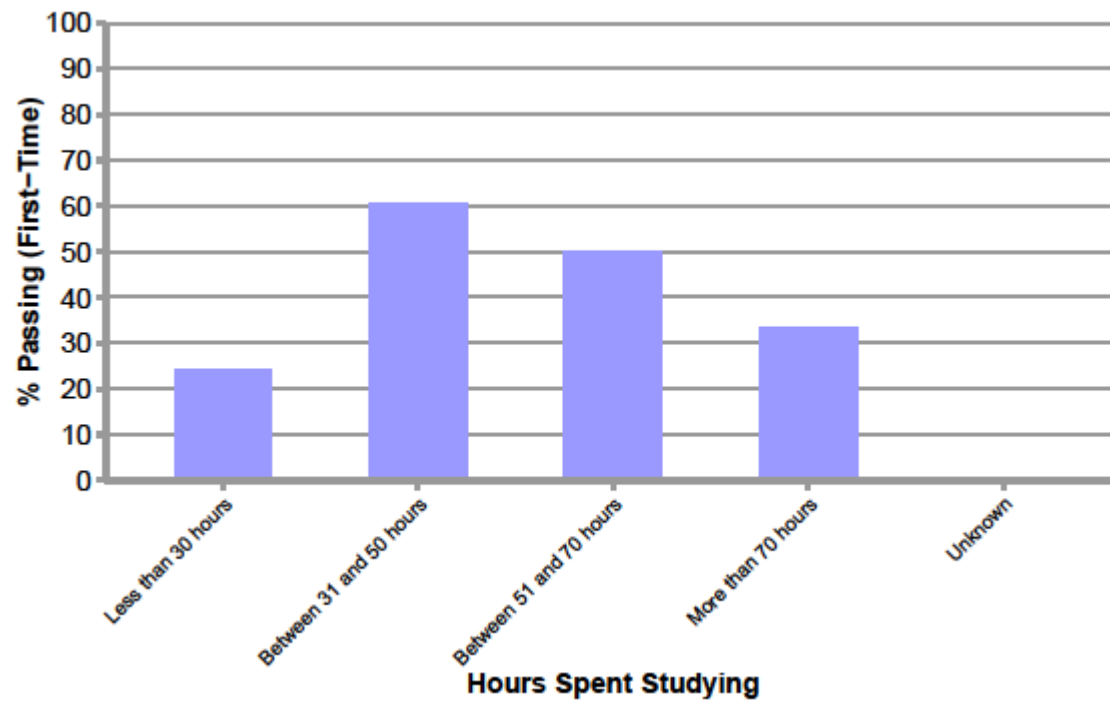


Table 9. Insurance Service Representative Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	91	46.2	42	66.16	13.73
Spanish	4	0.0	0	54.25	6.18
Other	3	0.0	0	41.33	19.55
Choose not to respond	2	0.0	0	58.50	4.95
No response	7	0.0	0	11.43	4.50

Figure 6. Insurance Service Representative Percent Passing by Primary Language

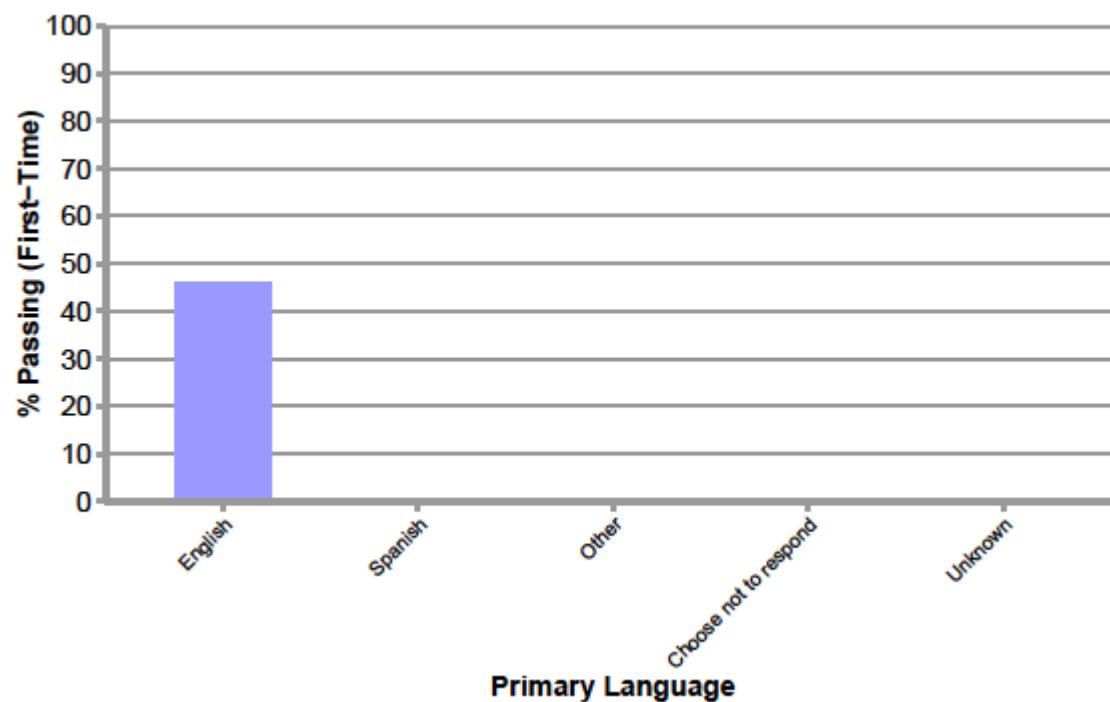


Table 10. Insurance Service Representative Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	2	0.0	0	36.50	40.31
High school diploma or equivalent	50	40.0	20	64.76	12.96
Two-year college degree (Associate's Degree)	22	45.5	10	66.45	12.69
Four-year college degree (Bachelor's Degree)	20	50.0	10	65.80	16.05
Advanced college degree (Master's degree or Doctorate)	3	66.7	2	69.00	12.29
Choose not to respond	3	0.0	0	61.00	1.00
No response	7	0.0	0	11.43	4.50

Figure 7. Insurance Service Representative Percent Passing by Education Level

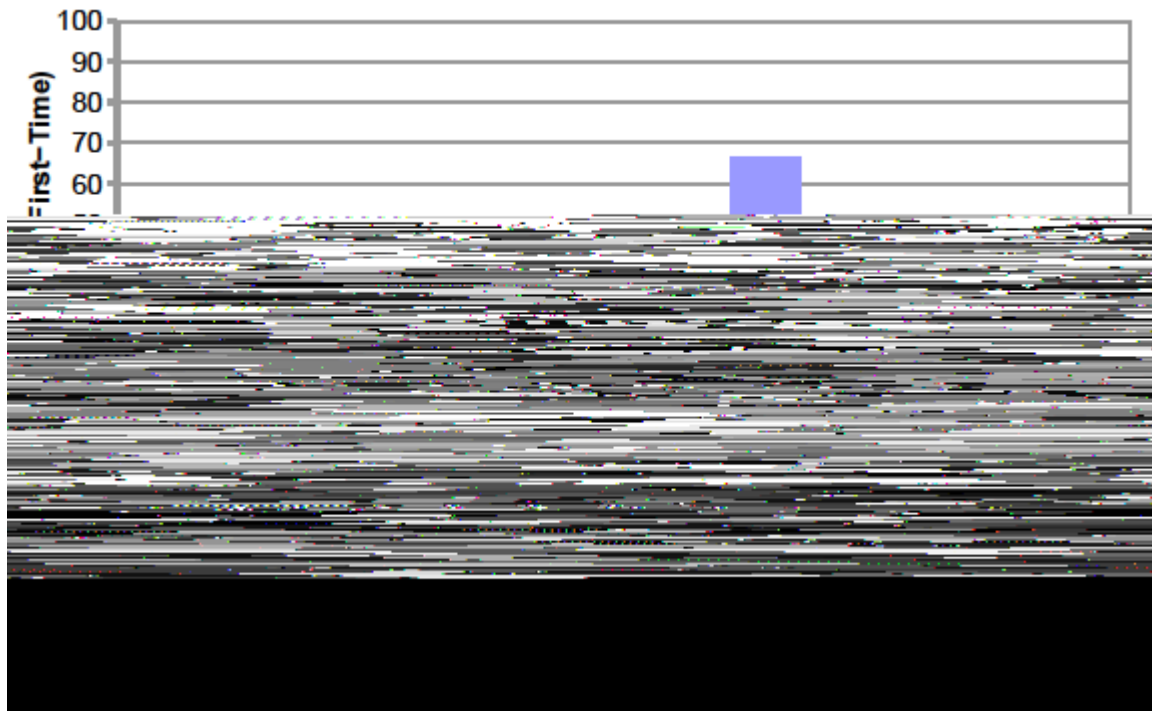


Table 11. Insurance Service Representative Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	16	50.0	8	61.12	21.77
I completed an insurance course at a college or university.	1	100.0	1	76.00	.
I attended classroom preparation from an exam preparation school.	11	63.6	7	74.82	8.92
I completed an online course.	18	61.1	11	69.50	9.29
I bought and used a study guide or study manual.	34	41.2	14	64.59	14.25
I took the exam without taking a course or studying.	7	14.3	1	56.43	10.63
Other	12	0.0	0	58.25	7.36
No response	8	0.0	0	17.62	18.02































































Figure 26. General Lines – Life, Accident and Health Percent Passing by Preparation Method within Ethnicity

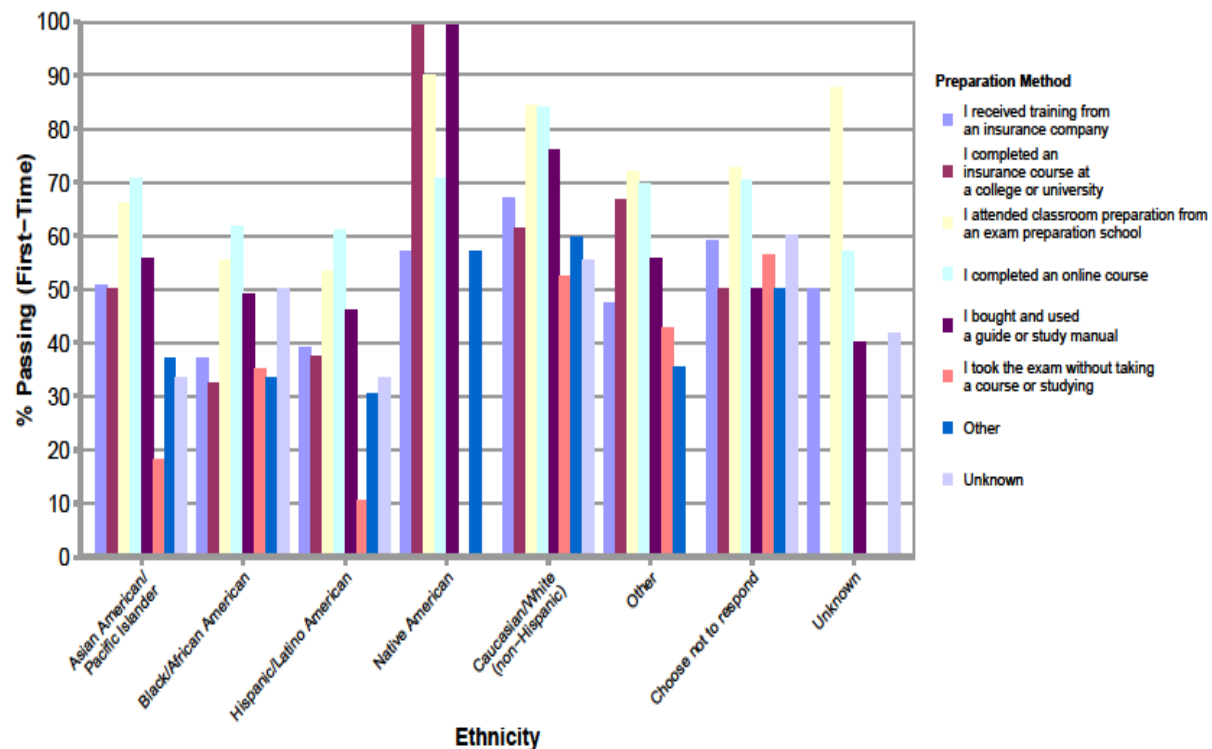


Table 31. General Lines – Life, Accident and Health Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	195	59.0	115	70.37	13.81
	Mexico	1	0.0	0	60.00	.
	the Caribbean	1	0.0	0	42.00	.
	Central America	2	100.0	2	80.00	14.14
	South America	2	100.0	2	80.00	5.66
	Spain	0	-	-	-	-
	Other	675	58.2	393	69.82	14.61
	No response	3	0.0	0	55.67	11.15
Black / African-American	the United States	1,964	52.4	1,030	68.40	12.90
	Mexico	0	-	-	-	-
	the Caribbean	19	63.2	12	70.11	15.87
	Central America	3	33.3	1	65.67	15.63
	South America	2	50.0	1	63.50	19.09
	Spain	0	-	-	-	-
	Other	274	53.6	147	68.43	15.02
	No response	11	54.5	6	64.36	20.67
Hispanic / Latino American	the United States	2,579	51.4	1,326	68.33	13.06
	Mexico	550	47.6	262	66.29	14.42
	the Caribbean	31	51.6	16	67.77	15.11

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	Central America	102	51.0	52	67.12	14.03
	South America	95	58.9	56	69.71	13.49
	Spain	4	25.0	1	57.00	22.38
	Other	26	53.8	14	67.15	15.48
	No response	6	16.7	1	56.17	10.11
Native American	the United States	55	74.5	41	75.00	11.56
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	5,431	80.2	4,357	77.28	10.28
	Mexico	6	83.3	5	71.00	9.38
	the Caribbean	0	-	-	-	-
	Central America	1	100.0	1	78.00	.
	South America	7	100.0	7	80.71	8.01
	Spain	1	100.0	1	86.00	.
	Other	171	77.8	133	75.93	11.32
	No response	20	70.0	14	74.15	14.87
Other	the United States	211	63.5	134	71.36	12.21
	Mexico	2	100.0	2	74.50	2.12
	the Caribbean	6	66.7	4	69.50	13.84
	Central America	0	-	-	-	-
	South America	2	0.0	0	49.00	1.41
	Spain	0	-	-	-	-
	Other	141	57.4	81	69.13	14.39
	No response	3	66.7	2	69.67	11.50
Choose not to respond	the United States	377	63.1	238	72.51	12.75
	Mexico	8	50.0	4	70.88	16.14
	the Caribbean	7	42.9	3	68.43	13.29
	Central America	2	100.0	2	74.50	3.54
	South America	5	40.0	2	70.80	7.79
	Spain	0	-	-	-	-
	Other	68	54.4	37	69.97	15.79
	No response	8	75.0	6	63.88	29.76
No response	the United States	21	61.9	13	72.14	10.75
	Mexico	2	50.0	1	70.00	8.49
	the Caribbean	1	0.0	0	56.00	.
	Central America	1	100.0	1	70.00	.
	South America	1	100.0	1	76.00	.
	Spain	1	100.0	1	72.00	.
	Other	2	50.0	1	72.50	4.95
	No response	69	42.0	29	56.93	26.51

Figure 27. General Lines – Life, Accident and Health Percent Passing by National Origin within Ethnicity

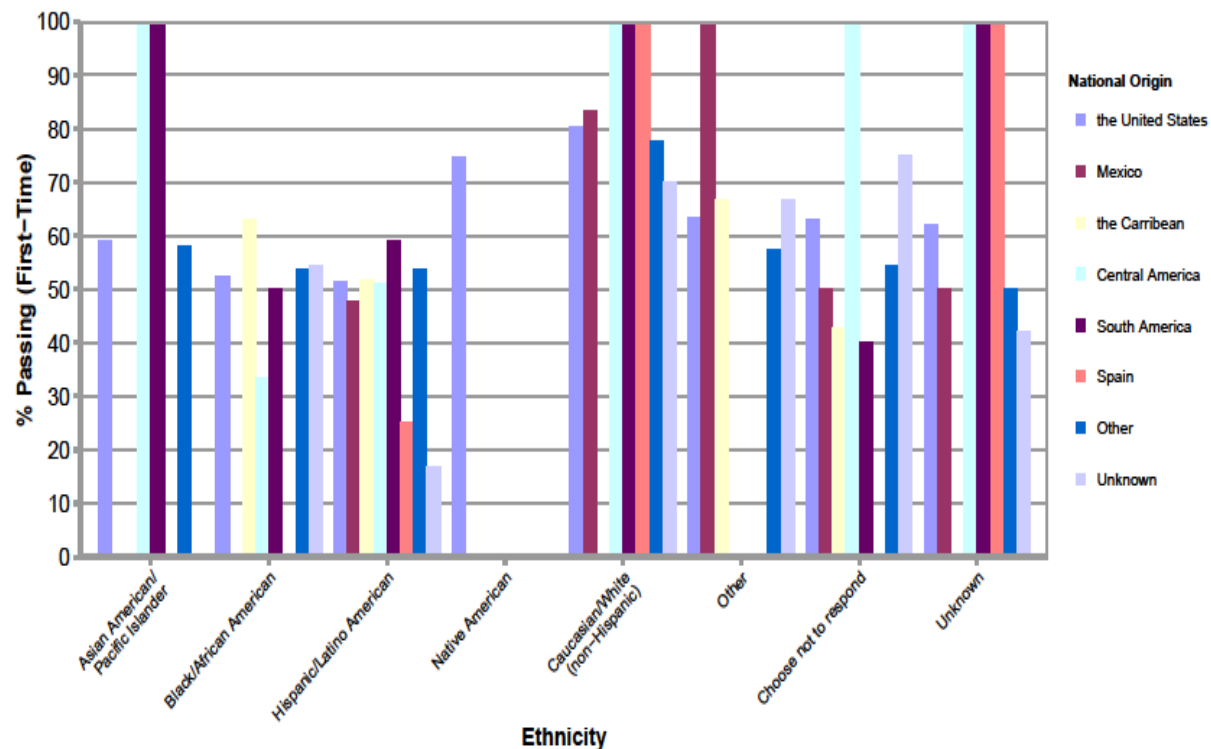


Table 32. General Lines – Life, Accident and Health Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	75	44.0	33	64.73	14.79
	High school diploma or equivalent	3,712	55.5	2,062	69.40	13.08
	Two-year college degree (Associate's Degree)	1,972	60.0	1,184	70.93	12.19
	Four-year college degree (Bachelor's Degree)	3,719	78.6	2,924	76.75	10.56
	Advanced college degree (Master's degree or Doctorate)	943	84.8	800	79.40	10.06
	Choose not to respond	397	60.5	240	71.17	13.08
	No response	15	73.3	11	73.73	14.92
Mexico	Did not finish high school	13	46.2	6	61.00	16.84
	High school diploma or equivalent	240	35.8	86	63.07	14.11
	Two-year college degree (Associate's Degree)	139	43.9	61	64.91	14.01
	Four-year college degree (Bachelor's Degree)	129	69.8	90	72.76	12.61
	Advanced college degree (Master's degree or Doctorate)	33	72.7	24	74.88	11.93
	Choose not to respond	13	46.2	6	66.31	15.24
	No response	2	50.0	1	64.50	17.68
the Caribbean	Did not finish high school	2	50.0	1	68.50	16.26
	High school diploma or equivalent	13	38.5	5	64.38	16.17
	Two-year college degree (Associate's Degree)	21	42.9	9	63.33	14.97

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	Four-year college degree (Bachelor's Degree)	19	73.7	14	73.47	15.41
	Advanced college degree (Master's degree or Doctorate)	9	66.7	6	74.56	7.37
	Choose not to respond	1	0.0	0	56.00	.
	No response	0	-	-	-	-
Central America	Did not finish high school	3	33.3	1	58.67	17.93
	High school diploma or equivalent	46	45.7	21	65.17	14.82
	Two-year college degree (Associate's Degree)	22	45.5	10	65.09	13.33
	Four-year college degree (Bachelor's Degree)	31	64.5	20	72.19	10.94
	Advanced college degree (Master's degree or Doctorate)	5	80.0	4	72.00	9.14
	Choose not to respond	4	75.0	3	74.00	21.48
	No response	0	-	-	-	-
South America	Did not finish high school	1	0.0	0	46.00	.
	High school diploma or equivalent	22	50.0	11	66.50	12.81
	Two-year college degree (Associate's Degree)	27	51.9	14	67.89	11.17
	Four-year college degree (Bachelor's Degree)	36	69.4	25	72.72	12.53
	Advanced college degree (Master's degree or Doctorate)	21	81.0	17	77.48	10.40
	Choose not to respond	7	28.6	2	59.29	20.85
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	3	33.3	1	54.67	26.63
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	3	66.7	2	74.00	11.53
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	12	33.3	4	53.08	21.60
	High school diploma or equivalent	184	41.3	76	63.86	16.32
	Two-year college degree (Associate's Degree)	218	46.8	102	66.11	15.16
	Four-year college degree (Bachelor's Degree)	605	63.5	384	71.84	12.84
	Advanced college degree (Master's degree or Doctorate)	263	78.3	206	76.42	11.37
	Choose not to respond	73	43.8	32	64.84	16.62
	No response	2	100.0	2	82.50	4.95
No response	Did not finish high school	3	66.7	2	62.00	19.29
	High school diploma or equivalent	13	53.8	7	65.00	24.71
	Two-year college degree (Associate's Degree)	9	44.4	4	59.44	21.27
	Four-year college degree (Bachelor's Degree)	16	68.8	11	74.19	13.51
	Advanced college degree (Master's degree or Doctorate)	3	66.7	2	71.33	17.67
	Choose not to respond	2	100.0	2	85.00	14.14
	No response	74	40.5	30	56.84	25.57

Figure 28. General Lines – Life, Accident and Health Percent Passing by Education Level within National Origin

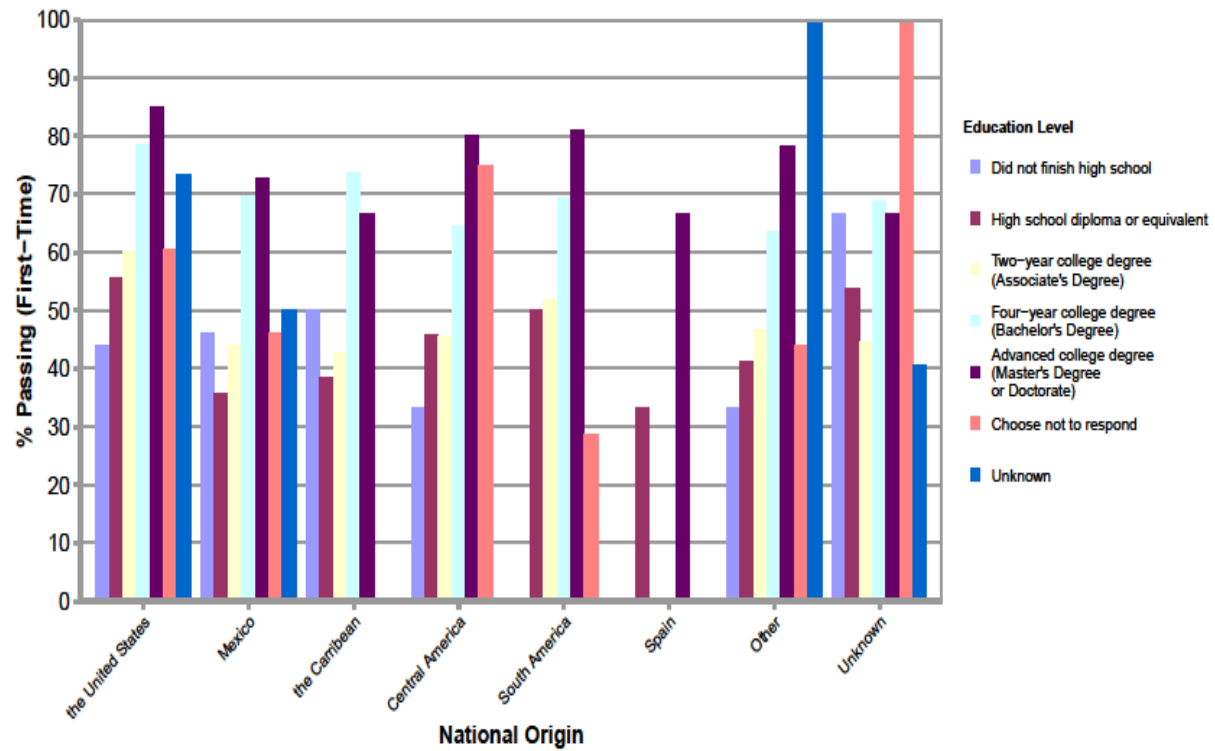


Table 33. General Lines – Life, Accident and Health Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	5,255	70.5	3,705	74.21	11.76
	Yes, less than 30 hours	4,017	66.0	2,652	72.97	12.53
	No	1,536	57.4	881	69.78	13.86
	No response	25	64.0	16	70.12	11.50
Mexico	Yes, more than 30 hours	287	53.0	152	68.07	13.75
	Yes, less than 30 hours	197	43.7	86	65.86	14.34
	No	84	42.9	36	62.54	15.45
	No response	1	0.0	0	39.00	.
the Caribbean	Yes, more than 30 hours	29	58.6	17	71.59	13.70
	Yes, less than 30 hours	27	48.1	13	65.70	14.43
	No	9	55.6	5	64.11	19.36
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	49	55.1	27	67.78	14.99
	Yes, less than 30 hours	42	54.8	23	69.38	12.38
	No	20	45.0	9	63.25	13.68
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	56	66.1	37	72.48	12.92
	Yes, less than 30 hours	37	56.8	21	67.68	14.86
	No	21	52.4	11	68.52	11.04
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	5	60.0	3	63.60	23.61
	Yes, less than 30 hours	1	0.0	0	68.00	.
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	647	63.8	413	71.58	13.80
	Yes, less than 30 hours	429	57.1	245	69.52	14.91
	No	277	52.0	144	67.86	15.24
	No response	4	100.0	4	81.00	6.06
No response	Yes, more than 30 hours	20	75.0	15	69.25	18.21
	Yes, less than 30 hours	14	57.1	8	66.86	23.83
	No	18	44.4	8	67.28	16.94
	No response	68	39.7	27	56.04	26.19

Figure 29. General Lines – Life, Accident and Health Percent Passing by Course Taken within National Origin

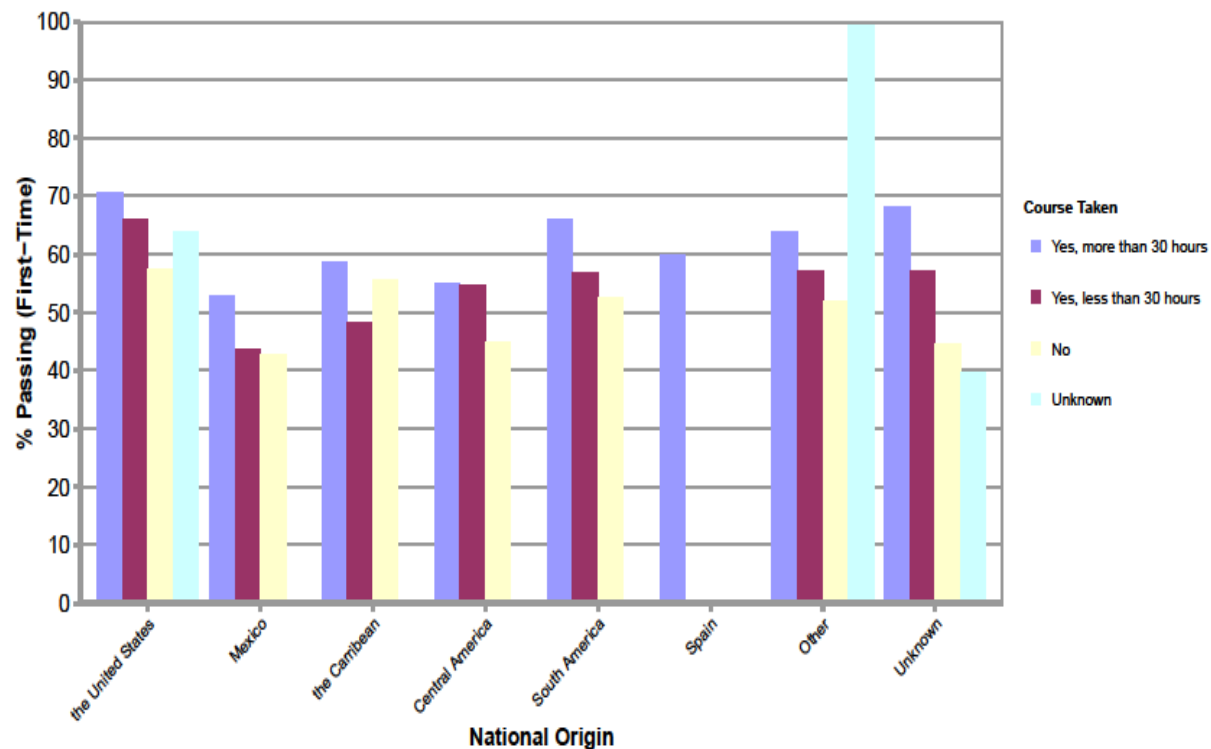


Table 34. General Lines – Life, Accident and Health Examinees by Preparation Method within National Origin

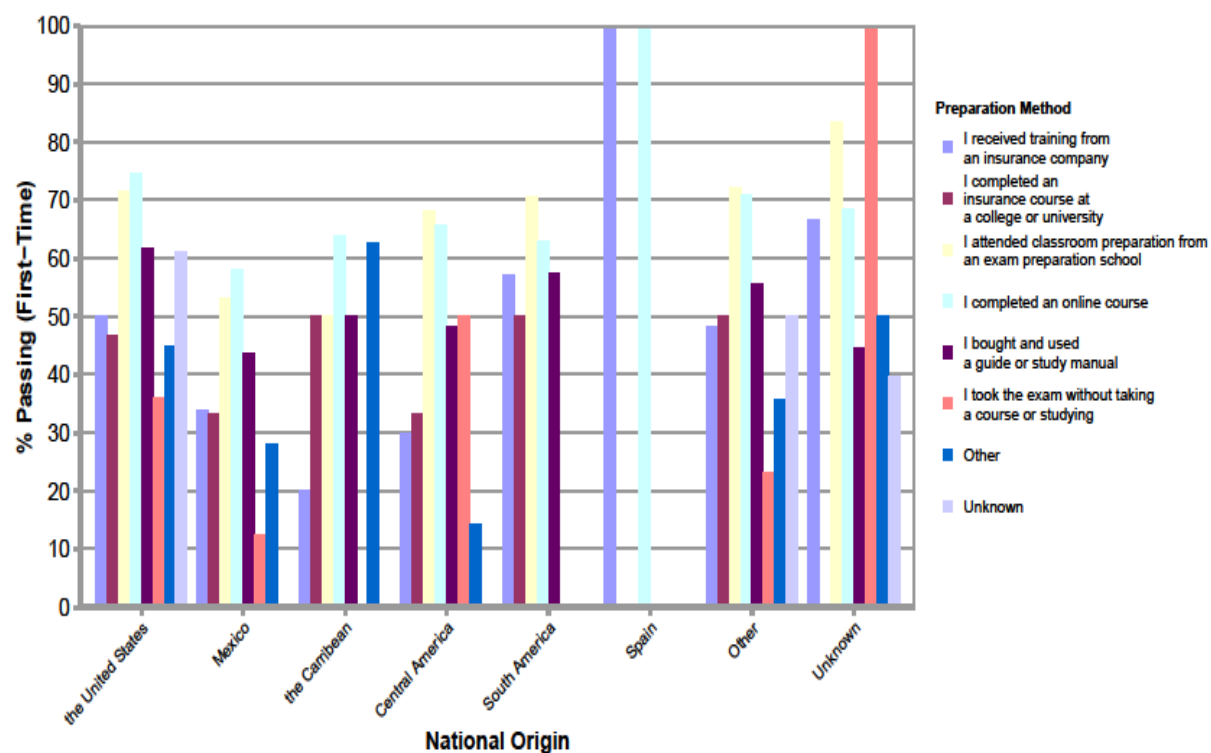
National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	855	50.2	429	68.27	12.99
	I completed an insurance course at a college or university.	218	46.8	102	68.03	11.89
	I attended classroom preparation from an exam preparation school.	2,061	71.4	1,471	74.17	11.49
	I completed an online course.	4,844	74.6	3,612	75.50	11.50
	I bought and used a study guide or study manual.	2,195	61.7	1,355	71.67	12.71
	I took the exam without taking a course or studying.	158	36.1	57	62.58	14.35
	Other	484	44.8	217	65.81	14.12
	No response	18	61.1	11	65.67	16.10
Mexico	I received training from an insurance company.	56	33.9	19	61.41	15.73
	I completed an insurance course at a college or university.	12	33.3	4	65.67	14.83
	I attended classroom preparation from an exam preparation school.	100	53.0	53	67.67	12.77
	I completed an online course.	222	58.1	129	69.75	13.06
	I bought and used a study guide or study manual.	128	43.8	56	65.29	14.65



National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	I took the exam without taking a course or studying.	8	12.5	1	49.62	14.16
	Other	43	27.9	12	59.74	15.51
	No response	0	-	-	-	-
the Caribbean	I received training from an insurance company.	5	20.0	1	53.80	13.81
	I completed an insurance course at a college or university.	2	50.0	1	70.00	19.80
	I attended classroom preparation from an exam preparation school.	12	50.0	6	64.50	15.75
	I completed an online course.	25	64.0	16	73.64	11.66
	I bought and used a study guide or study manual.	12	50.0	6	68.42	11.72
	I took the exam without taking a course or studying.	1	0.0	0	41.00	.
	Other	8	62.5	5	67.62	20.61
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	10	30.0	3	56.20	13.21
	I completed an insurance course at a college or university.	3	33.3	1	64.33	8.50
	I attended classroom preparation from an exam preparation school.	22	68.2	15	72.55	8.66
	I completed an online course.	35	65.7	23	71.91	13.88
	I bought and used a study guide or study manual.	31	48.4	15	66.26	14.29
	I took the exam without taking a course or studying.	2	50.0	1	73.00	12.73
	Other	7	14.3	1	53.71	12.12
	No response	1	0.0	0	56.00	.
South America	I received training from an insurance company.	14	57.1	8	66.00	14.53
	I completed an insurance course at a college or university.	2	50.0	1	71.00	9.90
	I attended classroom preparation from an exam preparation school.	17	70.6	12	73.59	9.55
	I completed an online course.	46	63.0	29	71.46	13.67
	I bought and used a study guide or study manual.	33	57.6	19	68.79	14.57
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	2	0.0	0	64.00	0.00
	No response	0	-	-	-	-
Spain	I received training from an insurance company.	1	100.0	1	72.00	.
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	2	100.0	2	79.50	9.19
	I bought and used a study guide or study manual.	1	0.0	0	68.00	.

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	I took the exam without taking a course or studying.	1	0.0	0	24.00	.
	Other	1	0.0	0	63.00	.
	No response	0	-	-	-	-
Other	I received training from an insurance company.	114	48.2	55	65.06	16.20
	I completed an insurance course at a college or university.	10	50.0	5	71.00	9.35
	I attended classroom preparation from an exam preparation school.	125	72.0	90	73.90	12.06
	I completed an online course.	518	70.8	367	74.15	12.27
	I bought and used a study guide or study manual.	419	55.6	233	69.04	14.74
	I took the exam without taking a course or studying.	43	23.3	10	58.72	13.45
	Other	126	35.7	45	62.63	16.70
	No response	2	50.0	1	69.00	4.24
No response	I received training from an insurance company.	3	66.7	2	70.33	10.02
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	6	83.3	5	66.67	31.60
	I completed an online course.	19	68.4	13	71.79	20.27
	I bought and used a study guide or study manual.	9	44.4	4	66.89	18.27
	I took the exam without taking a course or studying.	1	100.0	1	77.00	.
	Other	4	50.0	2	58.25	16.90
	No response	78	39.7	31	57.13	25.02

Figure 30. General Lines – Life, Accident and Health Percent Passing by Preparation Method within National Origin



## Life and Health Insurance Counselor

Volumes are insufficient to make meaningful comparisons between many demographic groups.

Table 35. Life and Health Insurance Counselor Examinees

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
First-time	241	22.4	54	58.68	13.59

Table 36. Life and Health Insurance Counselor Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Male	116	24.1	28	59.58	14.07
Female	121	20.7	25	58.08	12.10
Choose not to respond	3	33.3	1	67.33	9.71
No response	1	0.0	0	0.00	.

Figure 31. Life and Health Insurance Counselor Percent Passing by Gender

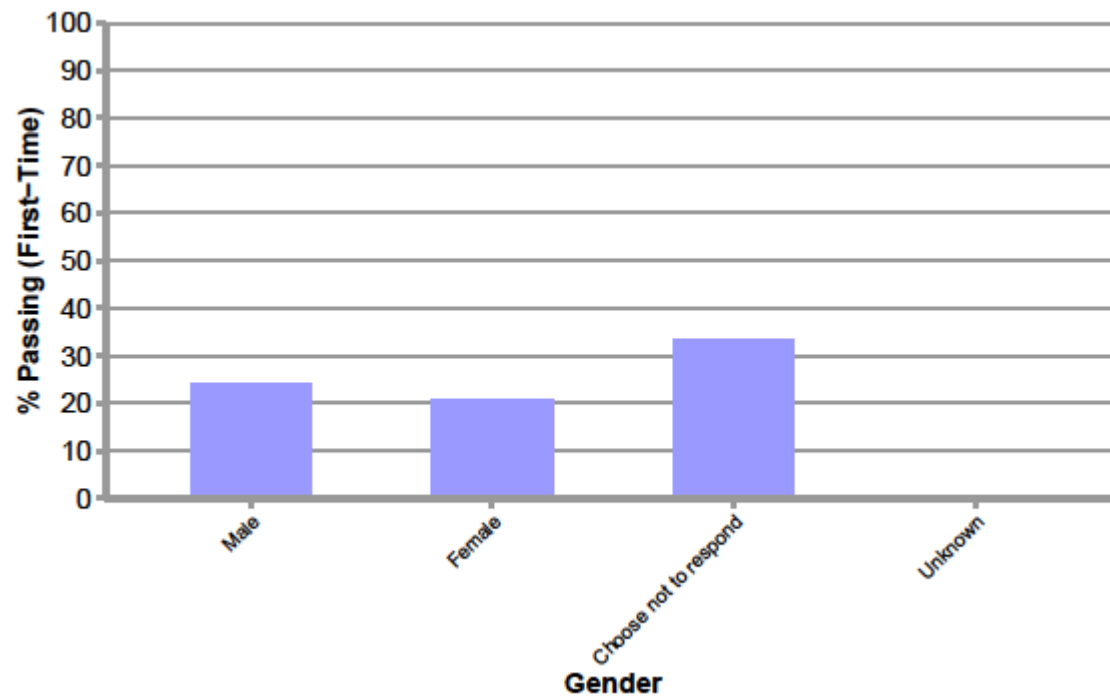


Table 37. Life and Health Insurance Counselor Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Asian American / Pacific Islander	20	15.0	3	53.75	15.32
Black / African-American	41	7.3	3	53.80	12.03
Hispanic / Latino American	56	5.4	3	53.00	11.62
Native American	1	0.0	0	44.00	.
Caucasian / White (non-Hispanic)	101	40.6	41	64.92	11.24
Other	7	14.3	1	57.86	11.19
Choose not to respond	12	25.0	3	63.17	13.69
No response	3	0.0	0	42.67	37.07

Figure 32. Life and Health Insurance Counselor Percent Passing by Ethnicity

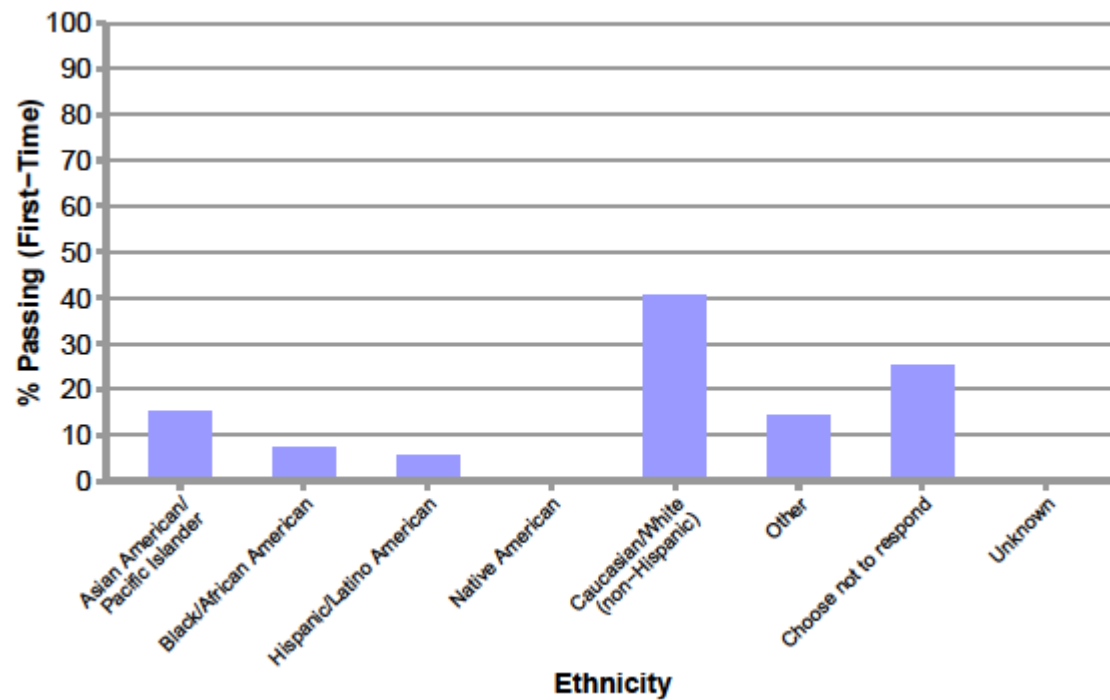


Table 38. Life and Health Insurance Counselor Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Yes, more than 30 hours	96	22.9	22	59.59	12.41
Yes, less than 30 hours	75	18.7	14	58.27	13.43
No	68	26.5	18	58.66	13.82
No response	2	0.0	0	30.50	43.13

Figure 33. Life and Health Insurance Counselor Percent Passing by Course Taken

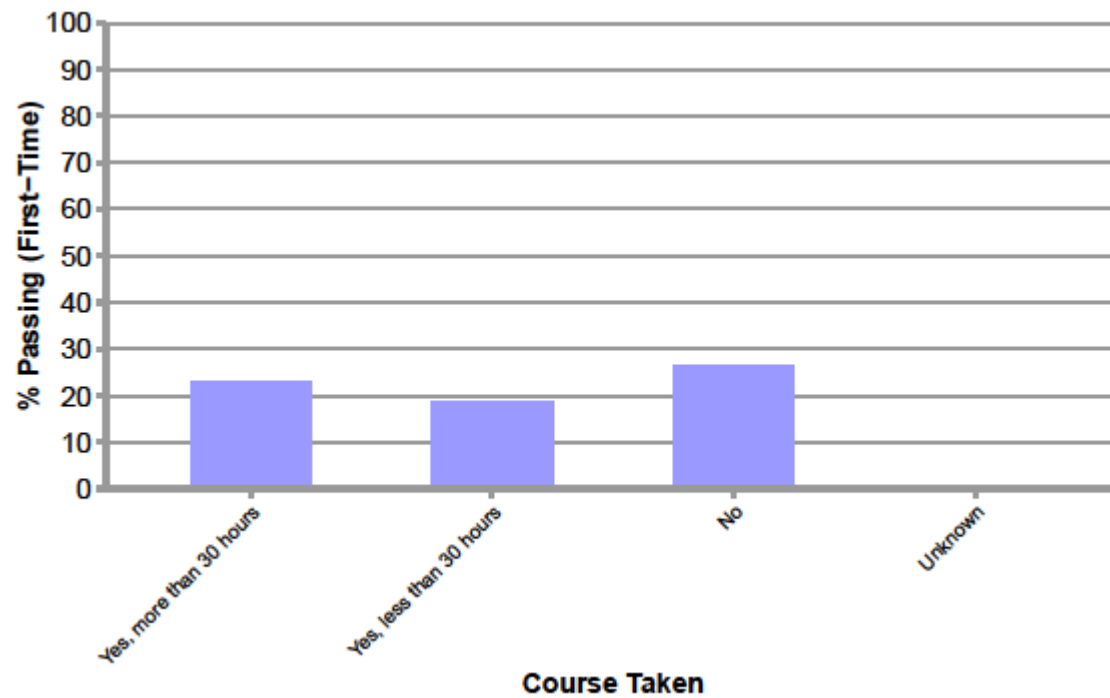


Table 39. Life and Health Insurance Counselor Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	24	54.2	13	68.00	11.05
Between \$50,000 and \$100,000	61	32.8	20	63.16	12.79
Between \$25,000 and \$50,000	83	16.9	14	57.86	11.38
Less than \$25,000	68	7.4	5	52.75	12.20
No response	5	40.0	2	53.40	36.09

Figure 34. Life and Health Insurance Counselor Percent Passing by Income Level

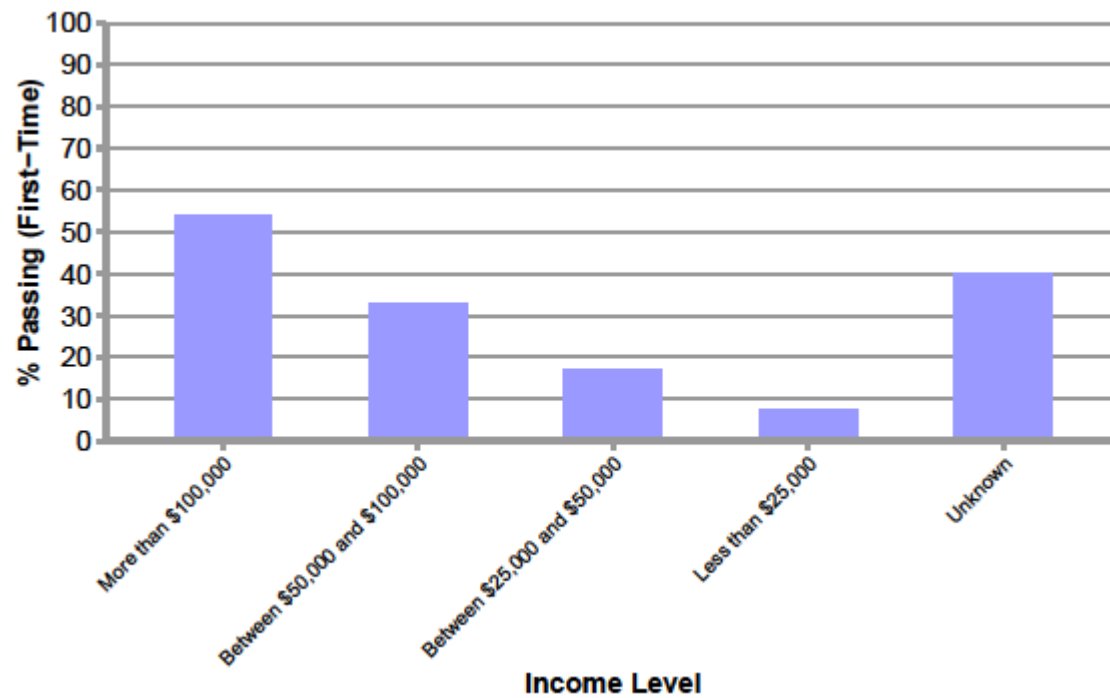


Table 40. Life and Health Insurance Counselor Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	99	23.2	23	58.55	13.90
Between 31 and 50 hours	86	19.8	17	58.59	12.01
Between 51 and 70 hours	40	25.0	10	59.50	13.19
More than 70 hours	14	28.6	4	61.79	14.45
No response	2	0.0	0	30.50	43.13

Figure 35. Life and Health Insurance Counselor Percent Passing by Total Hours Spent Studying

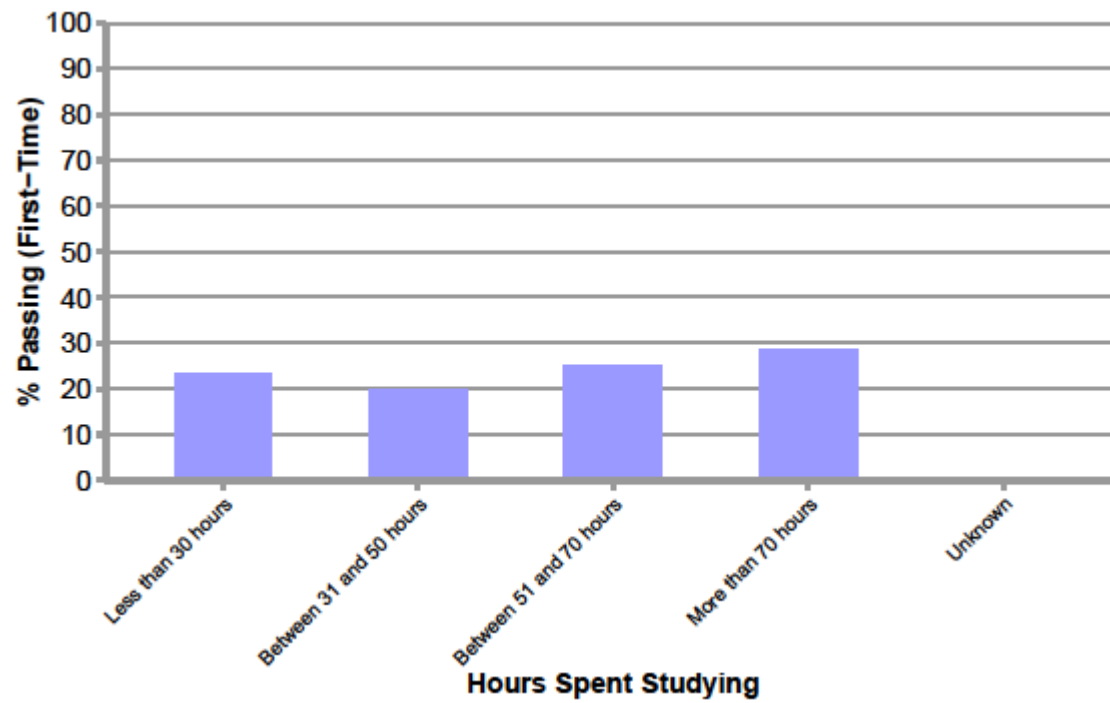


Table 41. Life and Health Insurance Counselor Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	202	25.7	52	60.15	12.78
Spanish	15	0.0	0	51.60	10.25
Other	19	10.5	2	52.00	15.36
Choose not to respond	3	0.0	0	55.67	11.37
No response	2	0.0	0	30.50	43.13



Figure 36. Life and Health Insurance Counselor Percent Passing by Primary Language

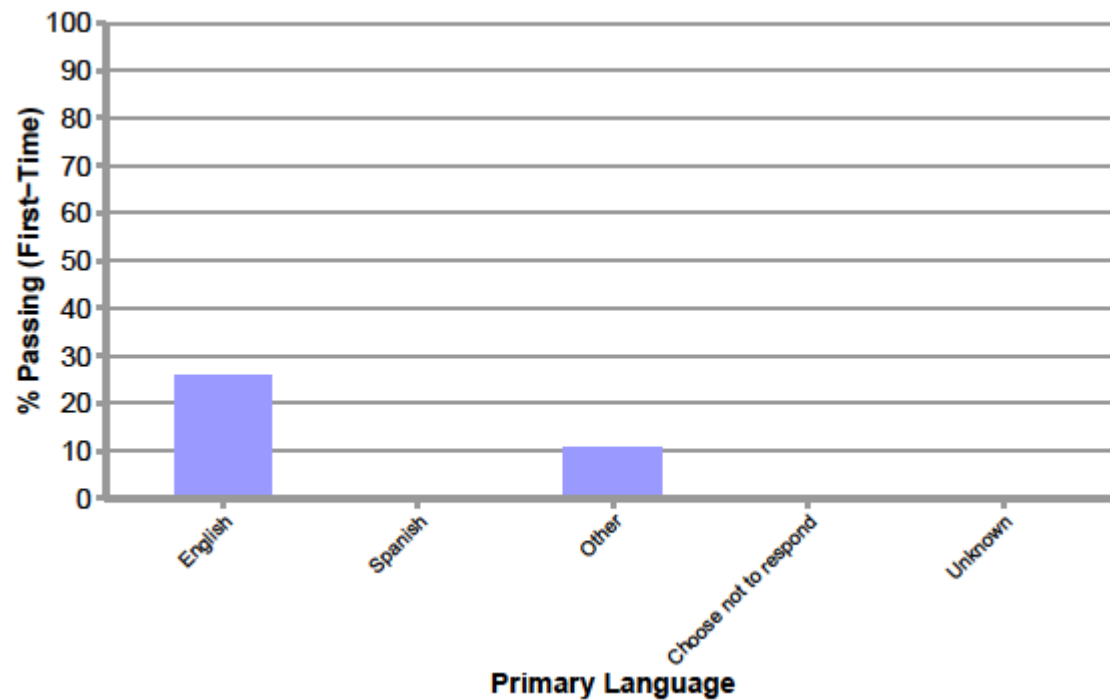


Table 42. Life and Health Insurance Counselor Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	57	8.8	5	52.84	12.38
Two-year college degree (Associate's Degree)	42	9.5	4	53.81	12.81
Four-year college degree (Bachelor's Degree)	97	32.0	31	62.07	11.97
Advanced college degree (Master's degree or Doctorate)	33	30.3	10	64.91	11.43
Choose not to respond	10	40.0	4	64.50	14.70
No response	2	0.0	0	30.50	43.13

Figure 37. Life and Health Insurance Counselor Percent Passing by Education Level

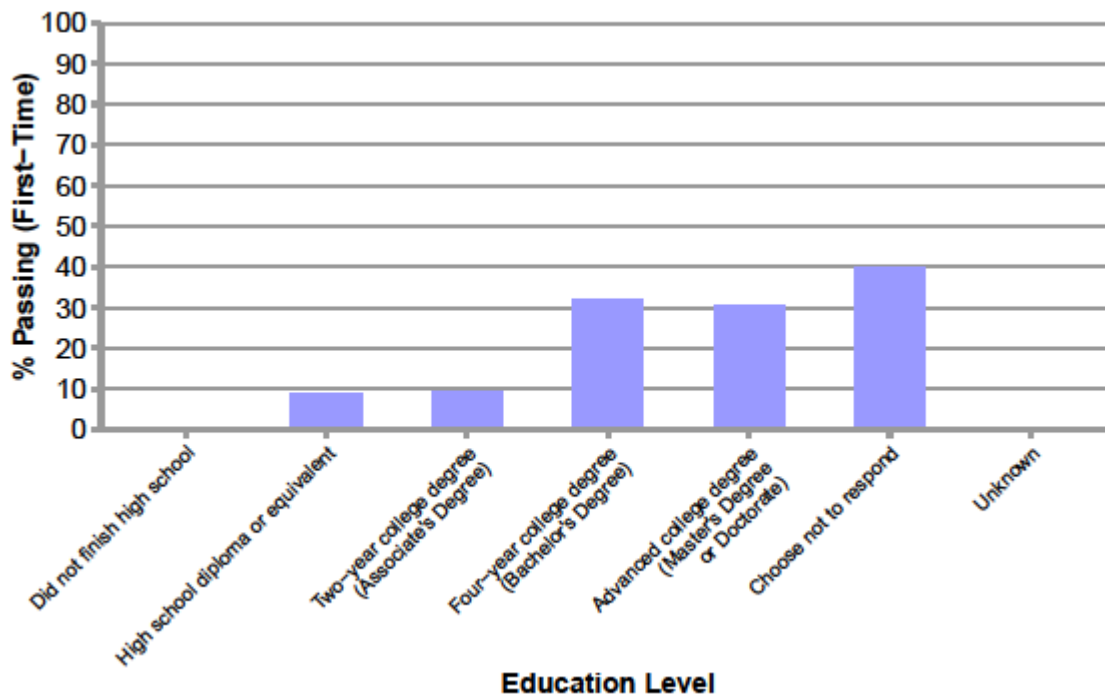


Table 43. Life and Health Insurance Counselor Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	17	11.8	2	54.18	15.92
I completed an insurance course at a college or university.	3	0.0	0	47.67	4.62
I attended classroom preparation from an exam preparation school.	29	34.5	10	65.69	12.07
I completed an online course.	88	21.6	19	60.91	10.42
I bought and used a study guide or study manual.	73	19.2	14	55.68	13.61
I took the exam without taking a course or studying.	6	66.7	4	69.67	7.99
Other	22	22.7	5	55.68	15.70
No response	3	0.0	0	34.67	31.34

Figure 38. Life and Health Insurance Counselor Percent Passing by Preparation Method

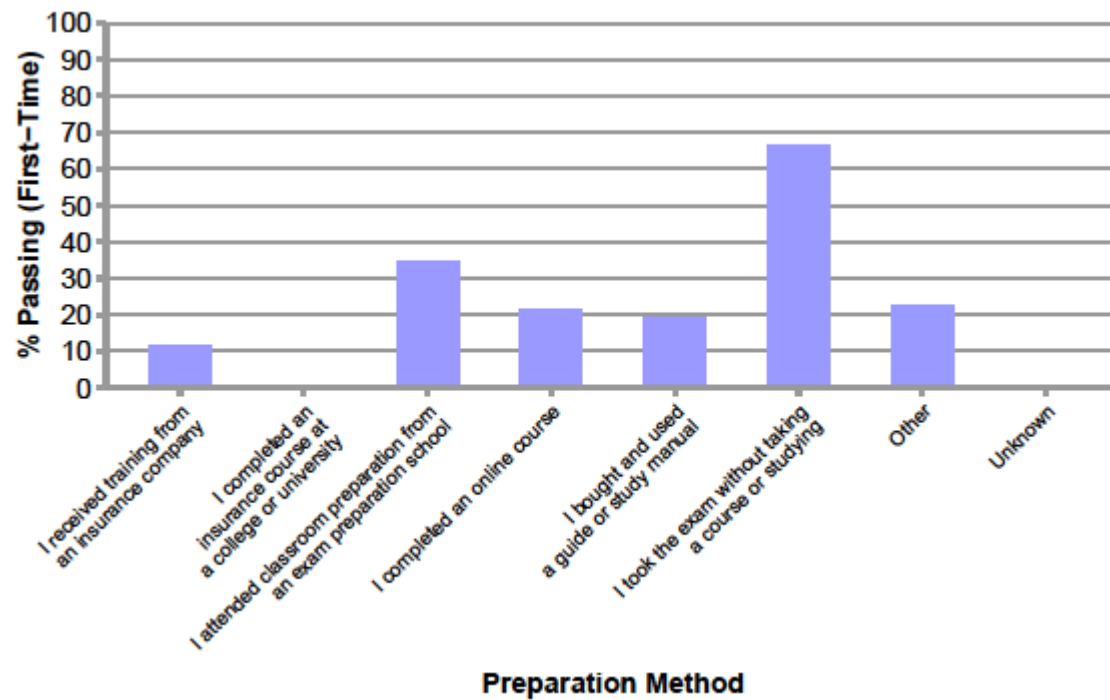
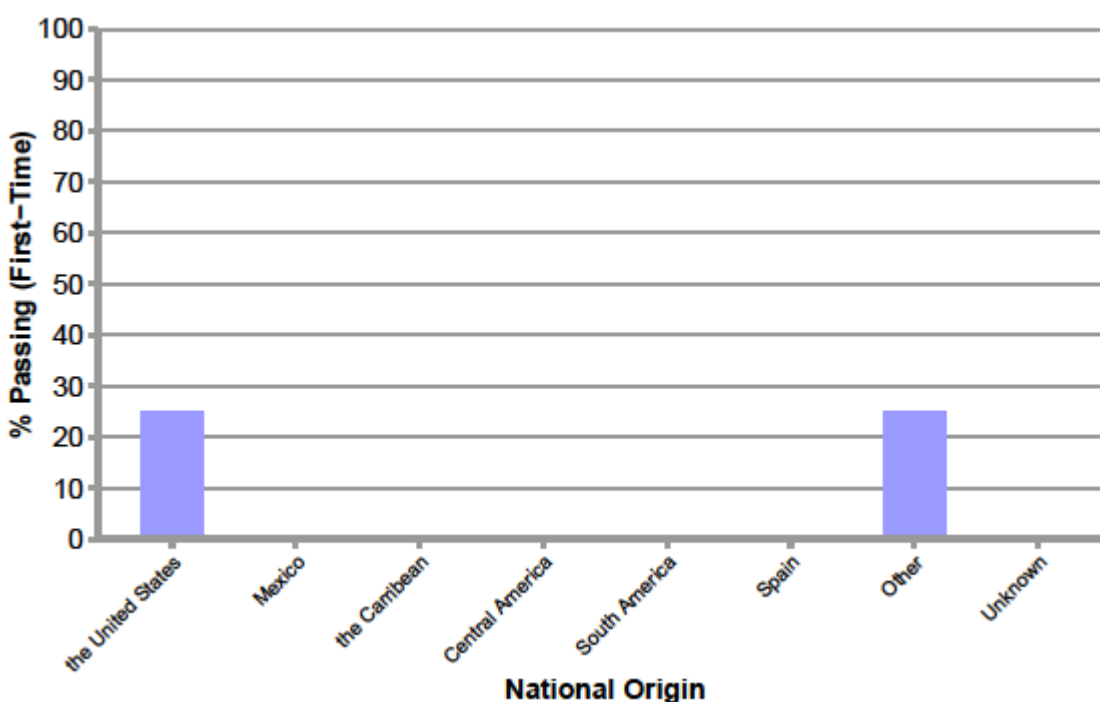


Table 44. Life and Health Insurance Counselor Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	177	24.9	44	59.85	12.88
Mexico	12	0.0	0	50.42	10.35
the Caribbean	3	0.0	0	58.00	4.36
Central America	2	0.0	0	65.00	0.00
South America	2	0.0	0	54.00	21.21
Spain	0	-	-	-	-
Other	40	25.0	10	57.15	14.93
No response	5	0.0	0	48.80	27.39

Figure 39. Life and Health Insurance Counselor Percent Passing by National Origin



## Life Agent

Statistically significant differences were found between males and females, Caucasian / White (non-Hispanic) and all other self-reported ethnicities, and between English and Spanish speakers. Males, Caucasian / White (non-Hispanic), and English speakers scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates per group. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 45. Life Agent Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	4,045	61.8	2,499	70.97	13.22

Table 46. Life Agent Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	1,949	65.1	1,269	72.16	13.17
Female	2,045	58.7	1,200	69.87	13.21
Choose not to respond	31	67.7	21	70.19	12.17
No response	20	45.0	9	68.90	12.16

Figure 40. Life Agent Percent Passing by Gender

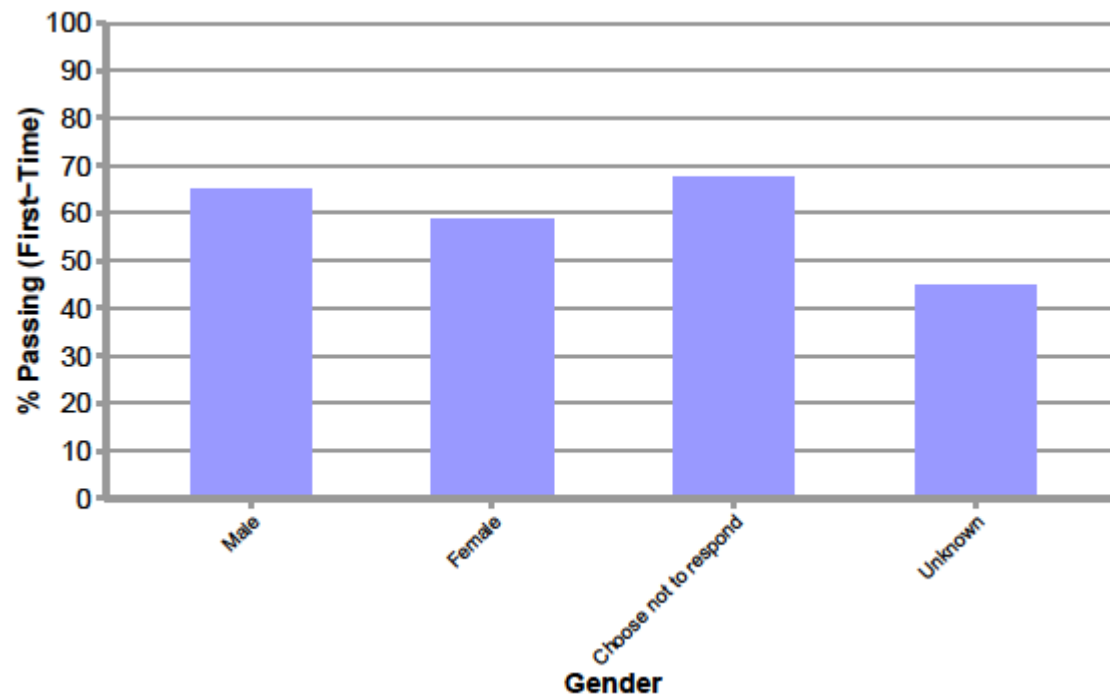


Table 47. Life Agent Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	262	48.5	127	66.11	16.43
Black / African-American	921	63.1	581	71.04	12.23
Hispanic / Latino American	1,363	49.8	679	67.33	13.42
Native American	18	72.2	13	68.17	15.14
Caucasian / White (non-Hispanic)	1,201	77.0	925	76.22	10.87
Other	126	59.5	75	69.41	13.77
Choose not to respond	120	70.0	84	73.16	12.77
No response	34	44.1	15	66.85	13.61

Figure 41. Life Agent Percent Passing by Ethnicity

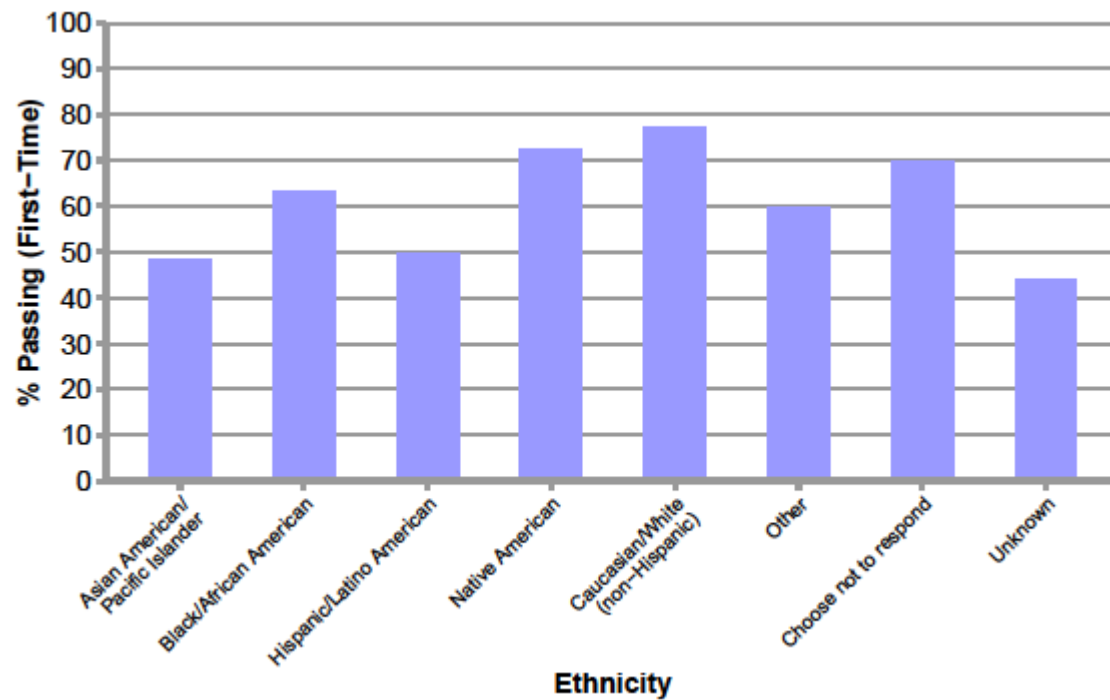


Table 48. Life Agent Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	1,575	65.5	1,031	71.95	12.75
Yes, less than 30 hours	2,083	62.3	1,298	71.34	12.78
No	363	43.5	158	64.78	15.74
No response	24	50.0	12	68.17	15.17

Figure 42. Life Agent Percent Passing by Course Taken

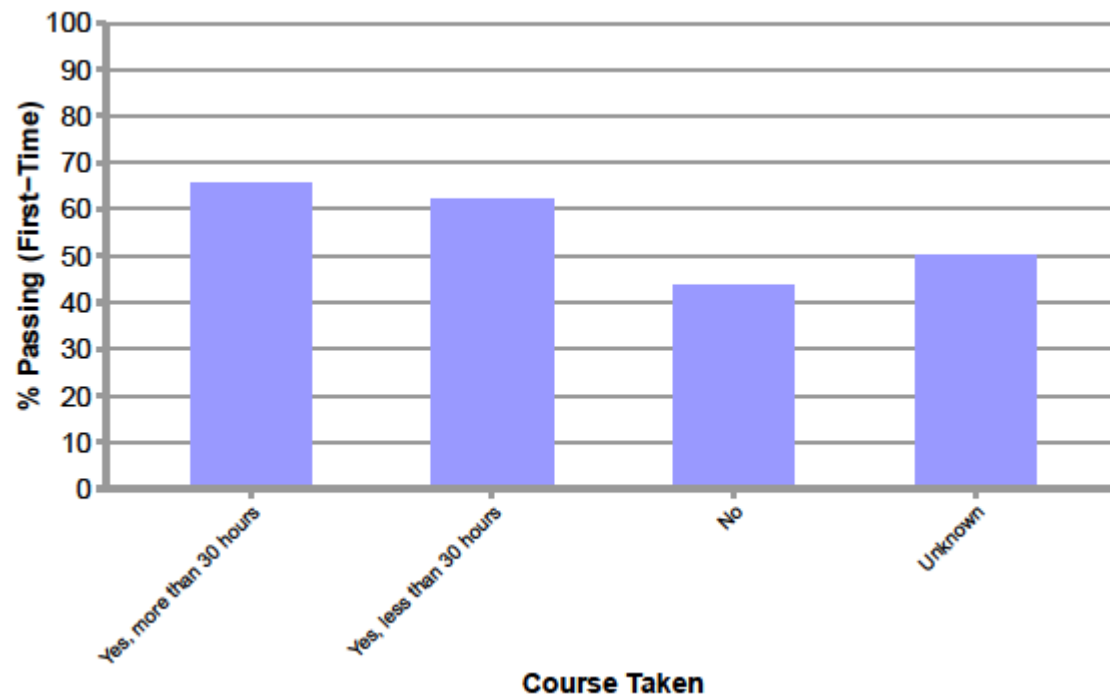


Table 49. Life Agent Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	145	81.4	118	77.99	11.56
Between \$50,000 and \$100,000	740	76.4	565	75.67	10.38
Between \$25,000 and \$50,000	1,520	66.7	1,014	72.51	12.60
Less than \$25,000	1,592	48.9	779	66.79	13.71
No response	48	47.9	23	67.23	16.07

Figure 43. Life Agent Percent Passing by Income Level

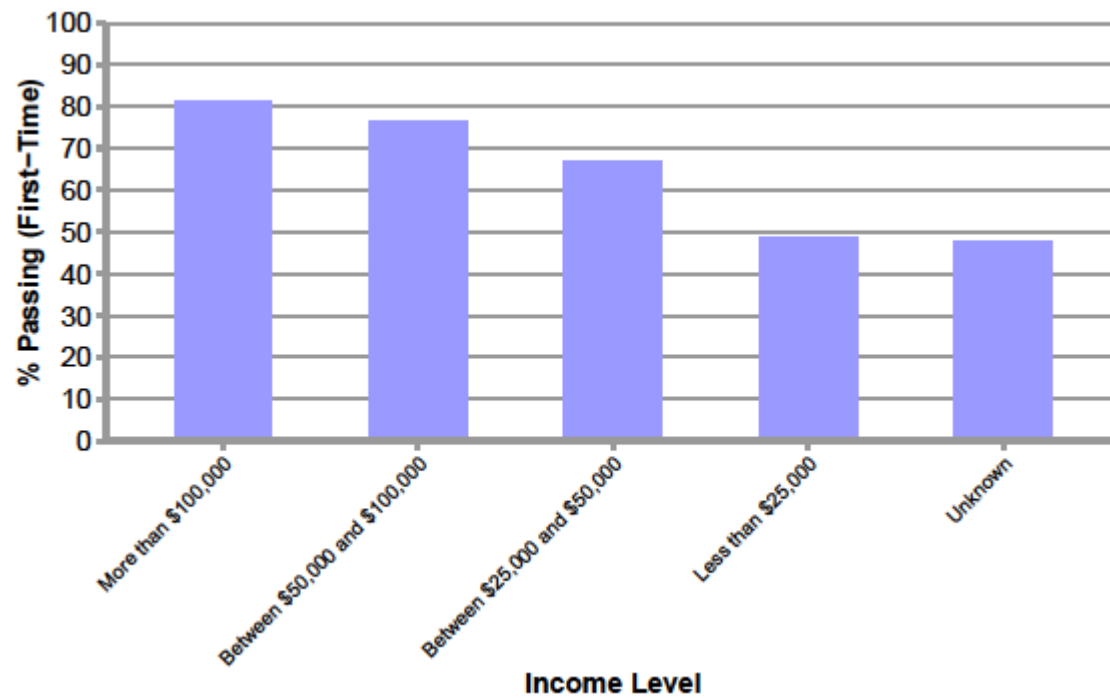


Table 50. Life Agent Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	1,846	55.6	1,027	69.11	13.69
Between 31 and 50 hours	1,596	66.5	1,062	72.58	12.35
Between 51 and 70 hours	398	68.8	274	72.85	12.79
More than 70 hours	175	70.9	124	72.39	13.53
No response	30	40.0	12	66.67	16.93



Figure 44. Life Agent Percent Passing by Total Hours Spent Studying

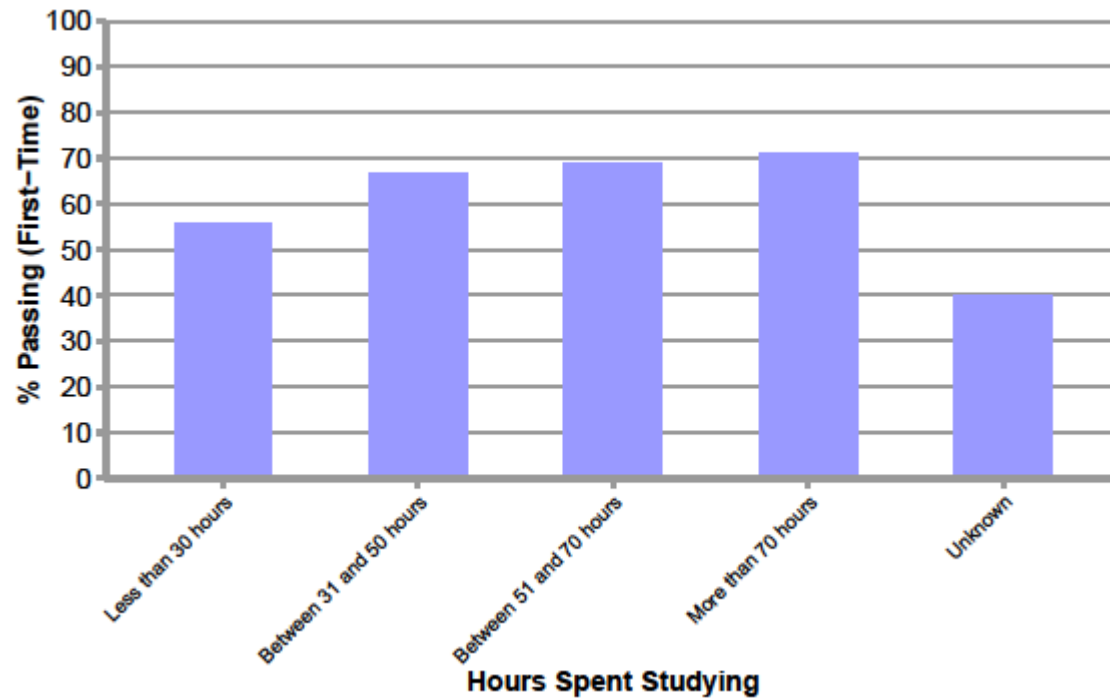


Table 51. Life Agent Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	3,401	64.7	2,202	72.03	12.63
Spanish	398	44.0	175	64.72	14.25
Other	176	49.4	87	65.90	16.61
Choose not to respond	40	47.5	19	66.97	13.55
No response	30	53.3	16	68.70	11.66

Figure 45. Life Agent Percent Passing by Primary Language

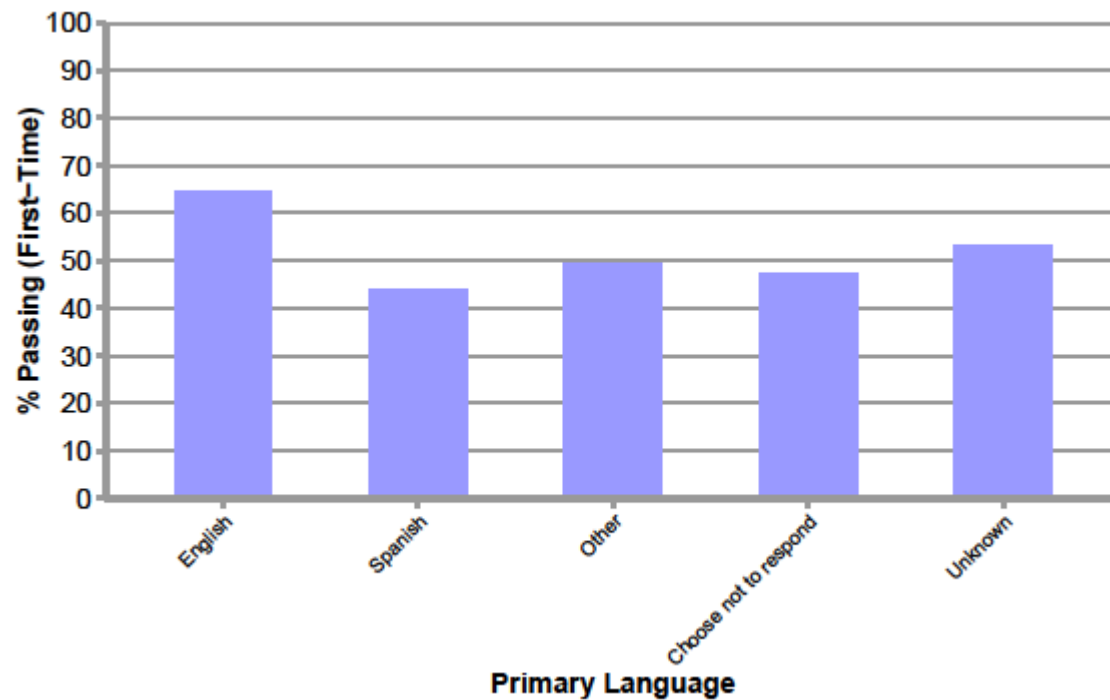


Table 52. Life Agent Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	61	27.9	17	57.07	18.05
High school diploma or equivalent	1,617	50.7	820	67.83	13.38
Two-year college degree (Associate's Degree)	845	58.9	498	69.72	13.25
Four-year college degree (Bachelor's Degree)	1,024	77.2	791	75.83	10.71
Advanced college degree (Master's degree or Doctorate)	306	85.9	263	78.14	10.39
Choose not to respond	168	58.9	99	70.28	12.76
No response	24	45.8	11	68.04	12.14

Figure 46. Life Agent Percent Passing by Education Level

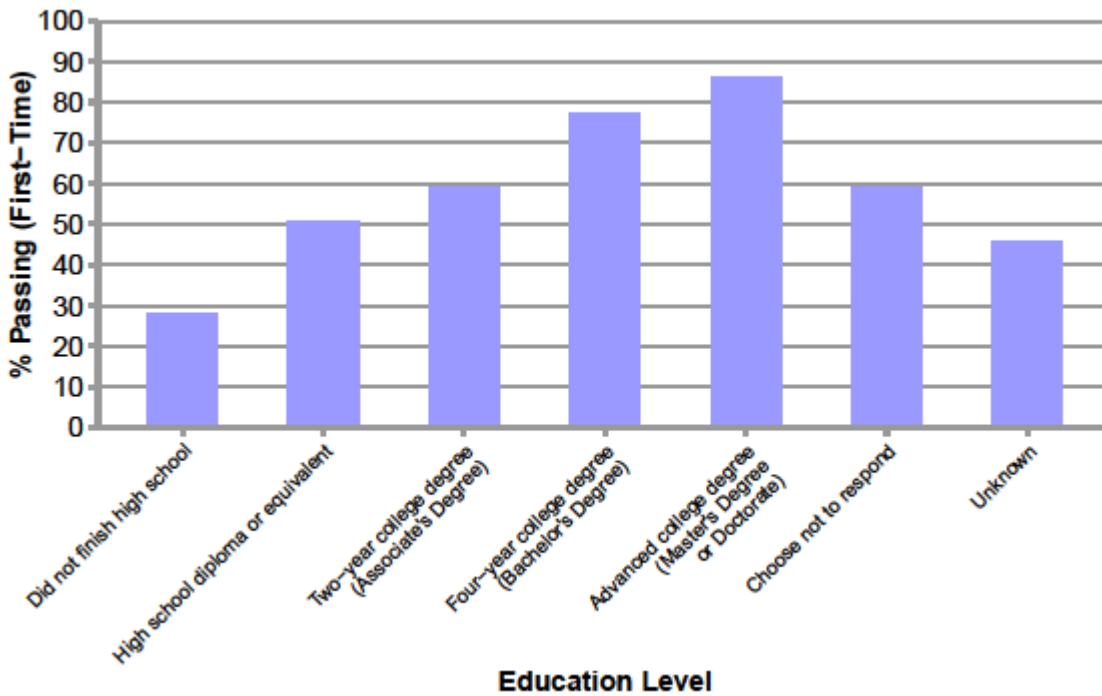


Table 53. Life Agent Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	1,498	62.1	930	70.78	13.33
I completed an insurance course at a college or university.	27	44.4	12	66.85	13.13
I attended classroom preparation from an exam preparation school.	661	60.5	400	70.95	12.33
I completed an online course.	1,086	71.9	781	74.27	11.66
I bought and used a study guide or study manual.	421	51.3	216	67.99	14.41
I took the exam without taking a course or studying.	43	16.3	7	55.98	14.44
Other	285	49.5	141	66.62	14.32
No response	24	50.0	12	69.54	11.94

Figure 47. Life Agent Percent Passing by Preparation Method

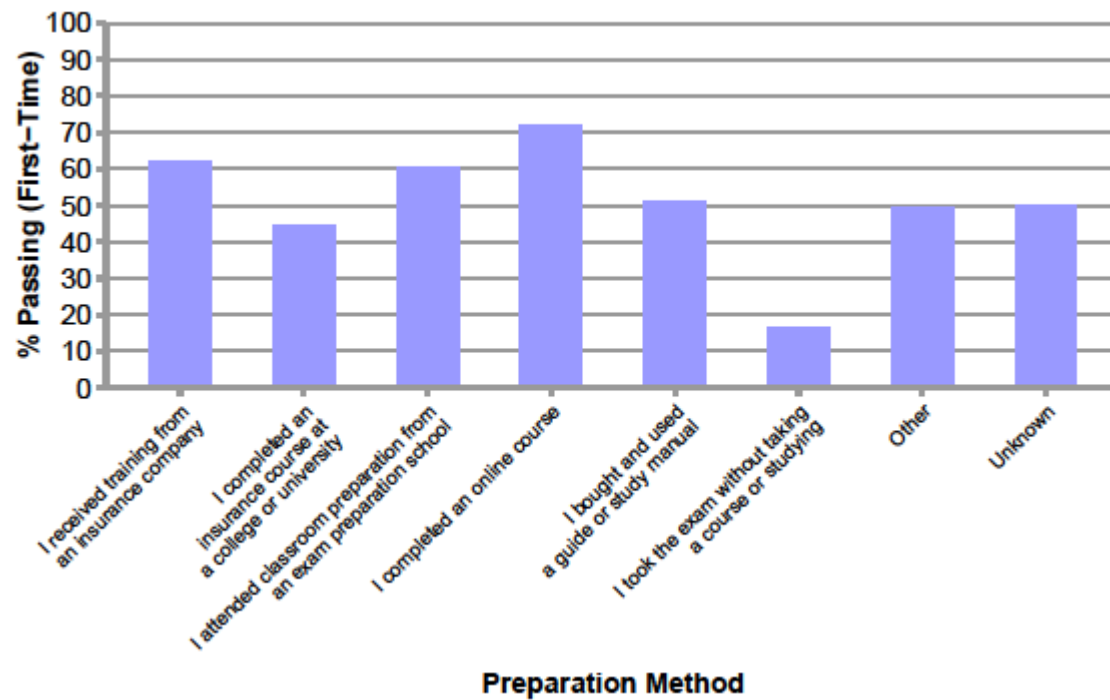


Table 54. Life Agent Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
the United States	3,209	64.4	2,068	71.87	12.57
Mexico	285	43.2	123	64.79	14.53
the Caribbean	31	67.7	21	72.90	11.83
Central America	63	47.6	30	66.41	15.24
South America	48	54.2	26	69.62	11.61
Spain	3	66.7	2	66.67	8.39
Other	374	58.0	217	69.45	15.18
No response	32	37.5	12	62.84	18.50

Figure 48. Life Agent Percent Passing by National Origin

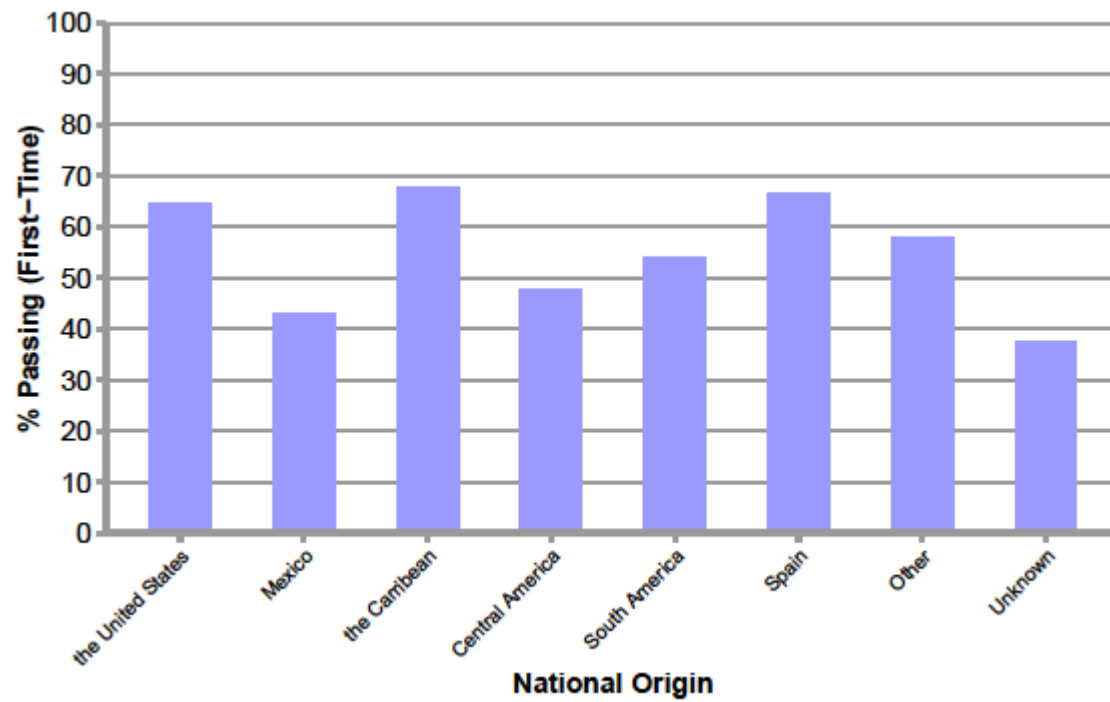


Table 55. Life Agent Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	117	54.7	64	66.75	17.16
	Black / African-American	427	59.3	253	70.04	13.07
	Hispanic / Latino American	623	54.3	338	69.03	13.04
	Native American	10	60.0	6	64.70	17.79
	Caucasian / White (non-Hispanic)	660	80.6	532	77.26	10.60
	Other	52	55.8	29	70.71	12.82
	Choose not to respond	54	81.5	44	77.31	12.67
	No response	6	50.0	3	71.50	8.55
Female	Asian American / Pacific Islander	144	43.8	63	65.85	15.61
	Black / African-American	493	66.3	327	71.87	11.39
	Hispanic / Latino American	739	46.0	340	65.88	13.57
	Native American	8	87.5	7	72.50	10.54
	Caucasian / White (non-Hispanic)	538	72.7	391	74.97	11.08
	Other	72	62.5	45	68.71	14.34
	Choose not to respond	41	53.7	22	68.32	13.36
	No response	10	50.0	5	61.40	16.82
Choose not to respond	Asian American / Pacific Islander	1	0.0	0	29.00	.
	Black / African-American	1	100.0	1	82.00	.
	Hispanic / Latino American	0	-	-	-	-
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	2	50.0	1	70.00	8.49
	Other	2	50.0	1	61.00	21.21
	Choose not to respond	25	72.0	18	72.12	8.72
	No response	0	-	-	-	-
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	1	100.0	1	77.00	.
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	1	100.0	1	71.00	.
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	18	38.9	7	68.33	12.68

Figure 49. Life Agent Percent Passing by Ethnicity within Gender

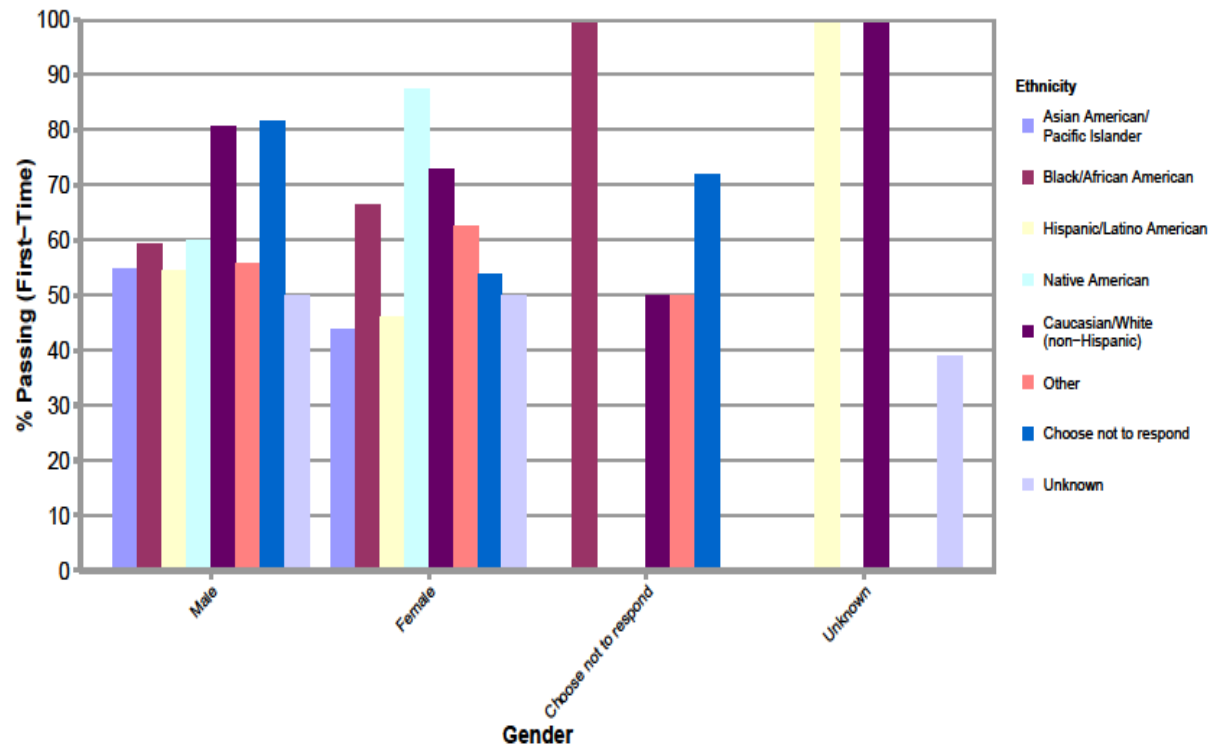


Table 56. Life Agent Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	23	34.8	8	60.52	17.86
	High school diploma or equivalent	779	52.9	412	68.65	13.42
	Two-year college degree (Associate's Degree)	384	61.2	235	70.72	13.27
	Four-year college degree (Bachelor's Degree)	532	80.5	428	76.82	10.72
	Advanced college degree (Master's degree or Doctorate)	152	87.5	133	79.07	10.63
	Choose not to respond	75	66.7	50	72.51	12.99
	No response	4	75.0	3	73.00	6.22
Female	Did not finish high school	38	23.7	9	54.97	18.08
	High school diploma or equivalent	831	48.7	405	67.11	13.31
	Two-year college degree (Associate's Degree)	457	56.9	260	68.94	13.10
	Four-year college degree (Bachelor's Degree)	490	73.7	361	74.74	10.61
	Advanced college degree (Master's degree or Doctorate)	150	84.0	126	77.21	10.21
	Choose not to respond	76	50.0	38	67.51	13.04
	No response	3	33.3	1	60.00	11.14
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	7	42.9	3	62.29	11.38
	Two-year college degree (Associate's Degree)	4	75.0	3	61.75	21.98
	Four-year college degree (Bachelor's Degree)	2	100.0	2	80.50	4.95
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	81.50	0.71
	Choose not to respond	16	68.8	11	73.06	7.63
	No response	0	-	-	-	-
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	74.00	4.24
	Choose not to respond	1	0.0	0	69.00	.
	No response	17	41.2	7	68.29	13.07



Figure 50. Life Agent Percent Passing by Education Level within Gender

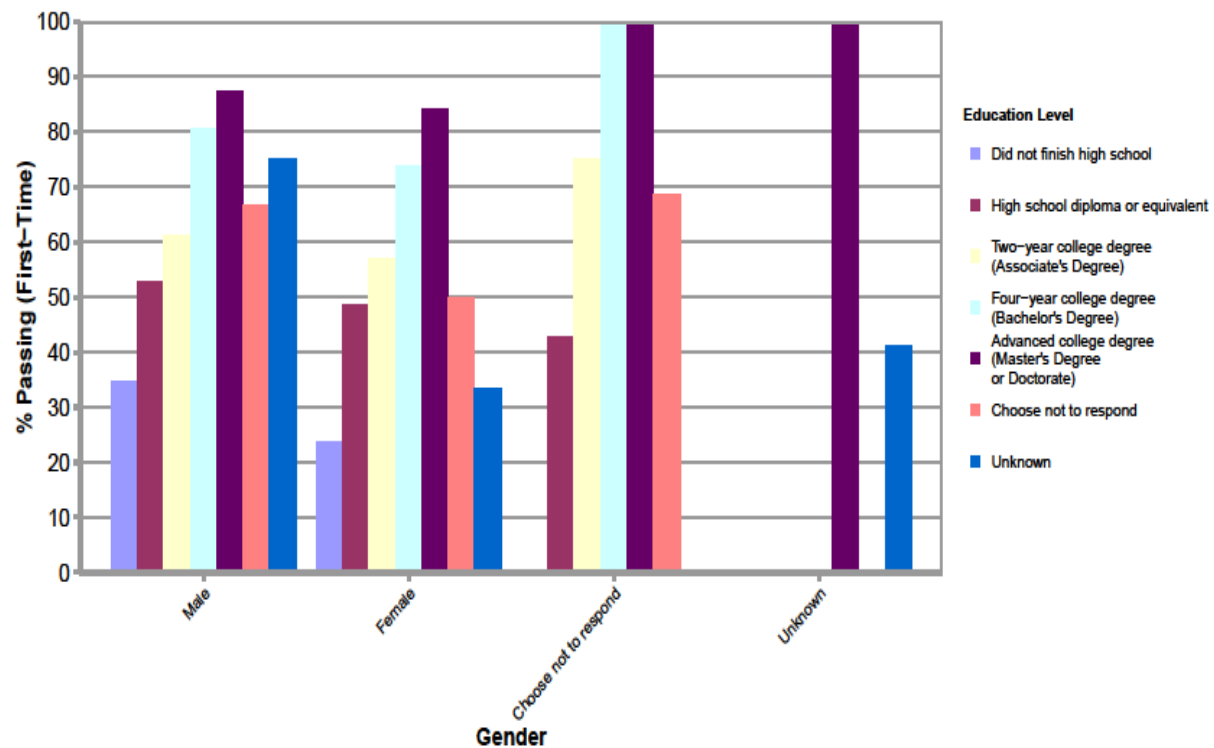


Table 57. Life Agent Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	748	69.3	518	73.26	12.53
	Yes, less than 30 hours	1,008	65.6	661	72.49	12.65
	No	190	45.8	87	65.96	16.39
	No response	3	100.0	3	81.33	4.73
Female	Yes, more than 30 hours	817	61.9	506	70.70	12.88
	Yes, less than 30 hours	1,059	59.1	626	70.27	12.87
	No	166	40.4	67	63.47	14.82
	No response	3	33.3	1	53.67	26.10
Choose not to respond	Yes, more than 30 hours	8	75.0	6	75.88	8.41
	Yes, less than 30 hours	15	66.7	10	70.20	9.77
	No	7	57.1	4	63.71	18.54
	No response	1	100.0	1	70.00	.
No response	Yes, more than 30 hours	2	50.0	1	73.00	5.66
	Yes, less than 30 hours	1	100.0	1	71.00	.
	No	0	-	-	-	-
	No response	17	41.2	7	68.29	13.07

Figure 51. Life Agent Percent Passing by Course Taken within Gender

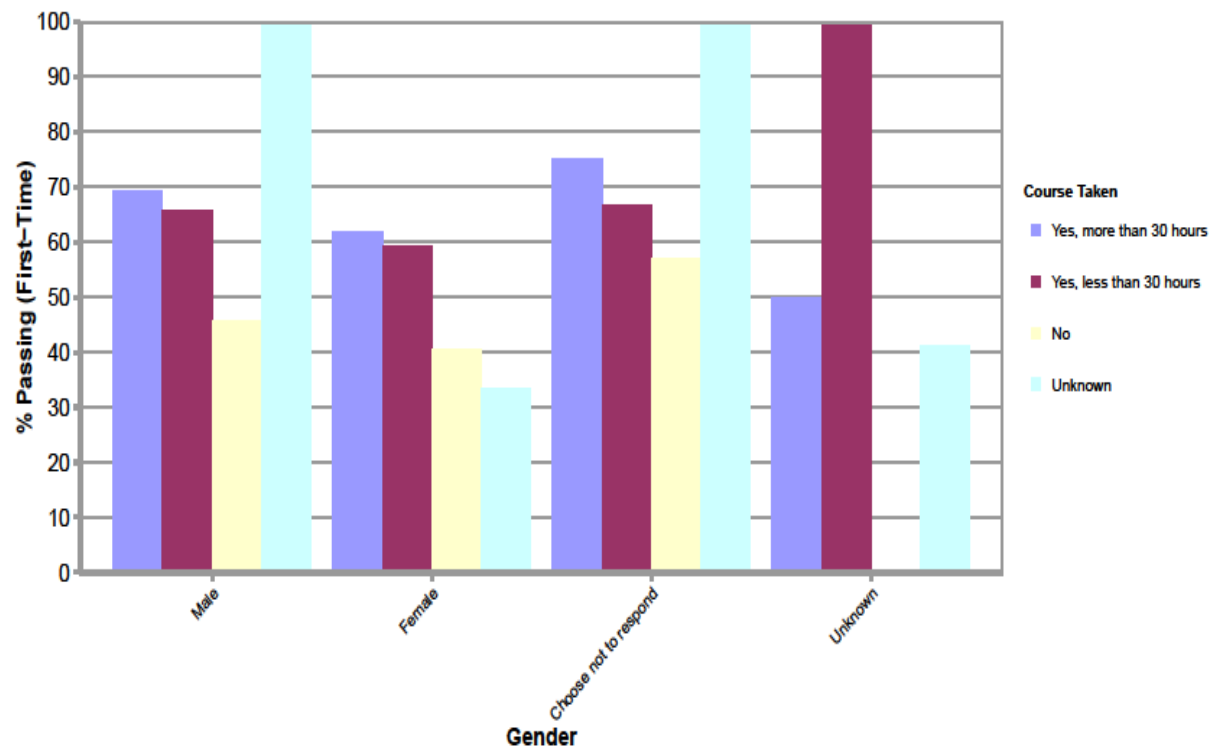


Table 58. Life Agent Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	724	65.2	472	71.61	13.33
	I completed an insurance course at a college or university.	15	60.0	9	71.47	13.31
	I attended classroom preparation from an exam preparation school.	286	62.2	178	72.47	12.25
	I completed an online course.	552	75.4	416	75.42	11.50
	I bought and used a study guide or study manual.	221	55.7	123	69.32	14.16
	I took the exam without taking a course or studying.	29	24.1	7	58.24	15.23
	Other	118	51.7	61	68.32	14.58
	No response	4	75.0	3	75.00	10.00
Female	I received training from an insurance company.	769	59.3	456	70.06	13.26
	I completed an insurance course at a college or university.	12	25.0	3	61.08	10.80
	I attended classroom preparation from an exam preparation school.	370	59.5	220	69.80	12.32
	I completed an online course.	524	68.3	358	73.13	11.72
	I bought and used a study guide or study manual.	196	45.4	89	66.28	14.62
	I took the exam without taking a course or studying.	14	0.0	0	51.29	11.78
	Other	157	45.9	72	64.98	14.18
	No response	3	66.7	2	69.33	7.02
Choose not	I received training from an insurance company.	4	50.0	2	60.25	21.50

Gender to respond	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	5	40.0	2	69.00	9.33
	I completed an online course.	9	66.7	6	70.44	12.05
	I bought and used a study guide or study manual.	3	100.0	3	78.00	3.46
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	10	80.0	8	72.20	10.00
	No response	0	-	-	-	-
No response	I received training from an insurance company.	1	0.0	0	69.00	.
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	1	100.0	1	71.00	.
	I bought and used a study guide or study manual.	1	100.0	1	77.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	17	41.2	7	68.29	13.07

Figure 52. Life Agent Percent Passing by Preparation Method within Gender

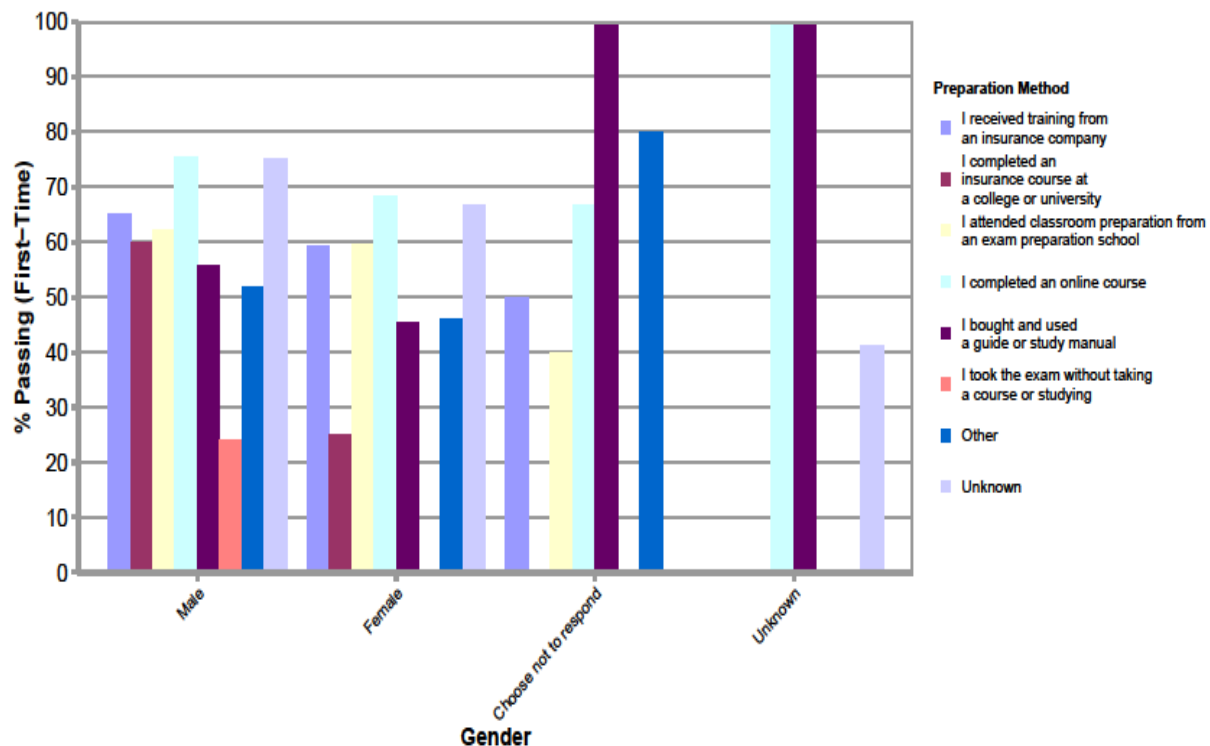


Table 59. Life Agent Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	1,605	66.6	1,069	72.84	12.53
	Mexico	118	50.8	60	66.42	15.12
	the Caribbean	11	90.9	10	76.64	6.14
	Central America	25	52.0	13	68.00	15.89
	South America	26	65.4	17	72.19	11.79
	Spain	2	50.0	1	64.50	10.61
	Other	156	61.5	96	70.13	16.56
	No response	6	50.0	3	69.50	11.52
Female	the United States	1,576	62.2	981	70.93	12.58
	Mexico	166	38.0	63	63.61	14.07
	the Caribbean	20	55.0	11	70.85	13.74
	Central America	38	44.7	17	65.37	14.93
	South America	22	40.9	9	66.59	10.87
	Spain	1	100.0	1	71.00	.
	Other	212	54.7	116	68.87	14.16
	No response	10	20.0	2	50.10	23.19
Choose not to respond	the United States	25	64.0	16	69.64	12.08
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	6	83.3	5	72.50	13.47
	No response	0	-	-	-	-
No response	the United States	3	66.7	2	72.33	4.16
	Mexico	1	0.0	0	68.00	.
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	16	43.8	7	68.31	13.50

Figure 53. Life Agent Percent Passing by National Origin within Gender

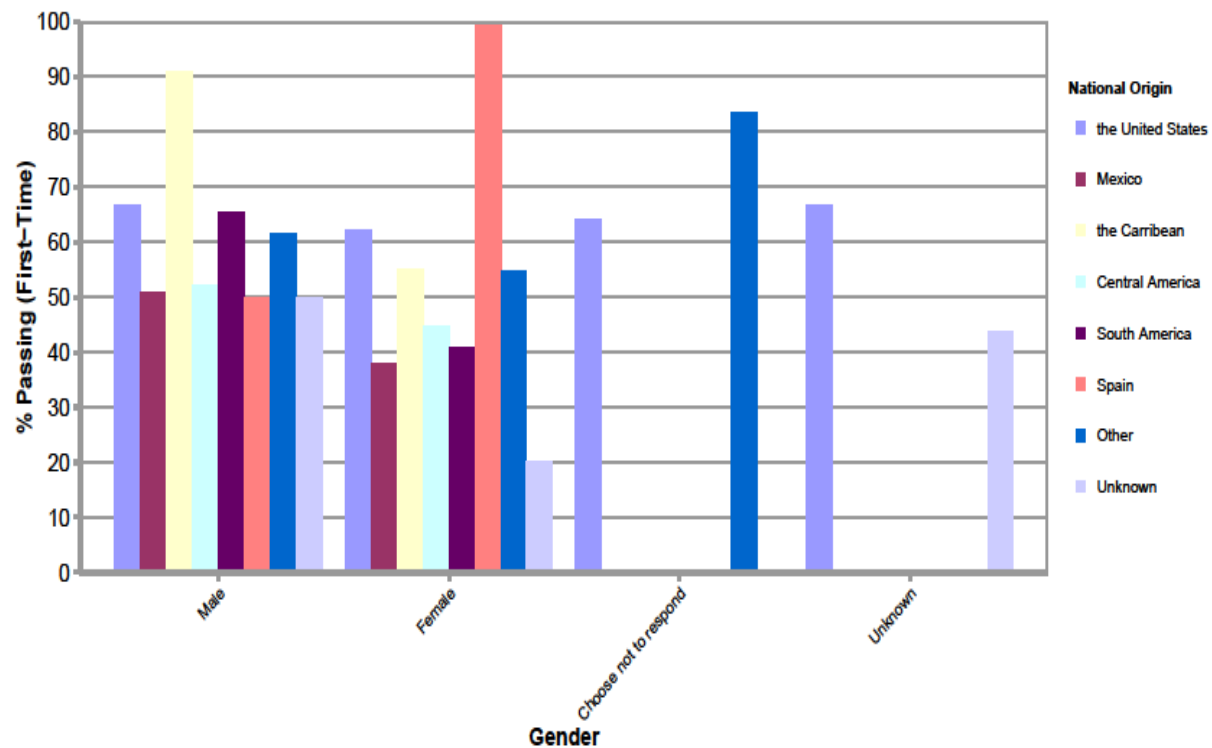


Table 60. Life Agent Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	12	16.7	2	41.67	24.96
	High school diploma or equivalent	66	34.8	23	62.59	14.36
	Two-year college degree (Associate's Degree)	51	41.2	21	62.37	16.87
	Four-year college degree (Bachelor's Degree)	98	60.2	59	71.93	11.58
	Advanced college degree (Master's degree or Doctorate)	22	86.4	19	79.64	9.33
	Choose not to respond	13	23.1	3	54.46	16.62
	No response	0	-	-	-	-
Black / African-American	Did not finish high school	5	20.0	1	54.60	16.92
	High school diploma or equivalent	299	50.2	150	67.67	12.72
	Two-year college degree (Associate's Degree)	224	59.8	134	69.76	11.34
	Four-year college degree (Bachelor's Degree)	250	72.8	182	73.90	11.23
	Advanced college degree (Master's degree or Doctorate)	110	84.5	93	77.35	10.43
	Choose not to respond	33	63.6	21	69.91	12.08
	No response	0	-	-	-	-
Hispanic / Latino American	Did not finish high school	33	21.2	7	58.70	13.51
	High school diploma or equivalent	689	40.3	278	64.93	13.51
	Two-year college degree (Associate's Degree)	304	48.7	148	66.38	13.45
	Four-year college degree (Bachelor's Degree)	234	72.6	170	74.08	10.75

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Advanced college degree (Master's degree or Doctorate)	58	84.5	49	76.26	8.13
	Choose not to respond	42	59.5	25	70.38	11.37
	No response	3	66.7	2	67.33	16.77
Native American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	11	81.8	9	72.09	9.96
	Two-year college degree (Associate's Degree)	1	0.0	0	21.00	.
	Four-year college degree (Bachelor's Degree)	4	75.0	3	71.00	5.35
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	2	50.0	1	64.50	19.09
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	10	60.0	6	69.60	9.72
	High school diploma or equivalent	481	68.0	327	73.12	11.67
	Two-year college degree (Associate's Degree)	214	75.2	161	75.89	10.70
	Four-year college degree (Bachelor's Degree)	376	88.0	331	79.62	8.58
	Advanced college degree (Master's degree or Doctorate)	82	91.5	75	81.38	8.68
	Choose not to respond	35	68.6	24	74.80	12.56
	No response	3	33.3	1	66.67	6.43
Other	Did not finish high school	1	100.0	1	75.00	.
	High school diploma or equivalent	42	40.5	17	63.76	13.33
	Two-year college degree (Associate's Degree)	23	73.9	17	73.17	11.63
	Four-year college degree (Bachelor's Degree)	36	72.2	26	72.39	14.16
	Advanced college degree (Master's degree or Doctorate)	14	78.6	11	72.93	16.78
	Choose not to respond	10	30.0	3	68.30	7.85
	No response	0	-	-	-	-
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	23	65.2	15	70.48	13.33
	Two-year college degree (Associate's Degree)	24	58.3	14	70.17	15.74
	Four-year college degree (Bachelor's Degree)	25	80.0	20	76.12	8.55
	Advanced college degree (Master's degree or Doctorate)	16	81.2	13	77.12	16.08
	Choose not to respond	32	68.8	22	73.03	10.35
	No response	0	-	-	-	-
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	6	16.7	1	53.50	15.67
	Two-year college degree (Associate's Degree)	4	75.0	3	73.50	9.47
	Four-year college degree (Bachelor's Degree)	1	0.0	0	57.00	.
	Advanced college degree (Master's degree or Doctorate)	4	75.0	3	75.25	8.30
	Choose not to respond	1	0.0	0	69.00	.
	No response	18	44.4	8	68.39	12.69

Figure 54. Life Agent Percent Passing by Education Level within Ethnicity

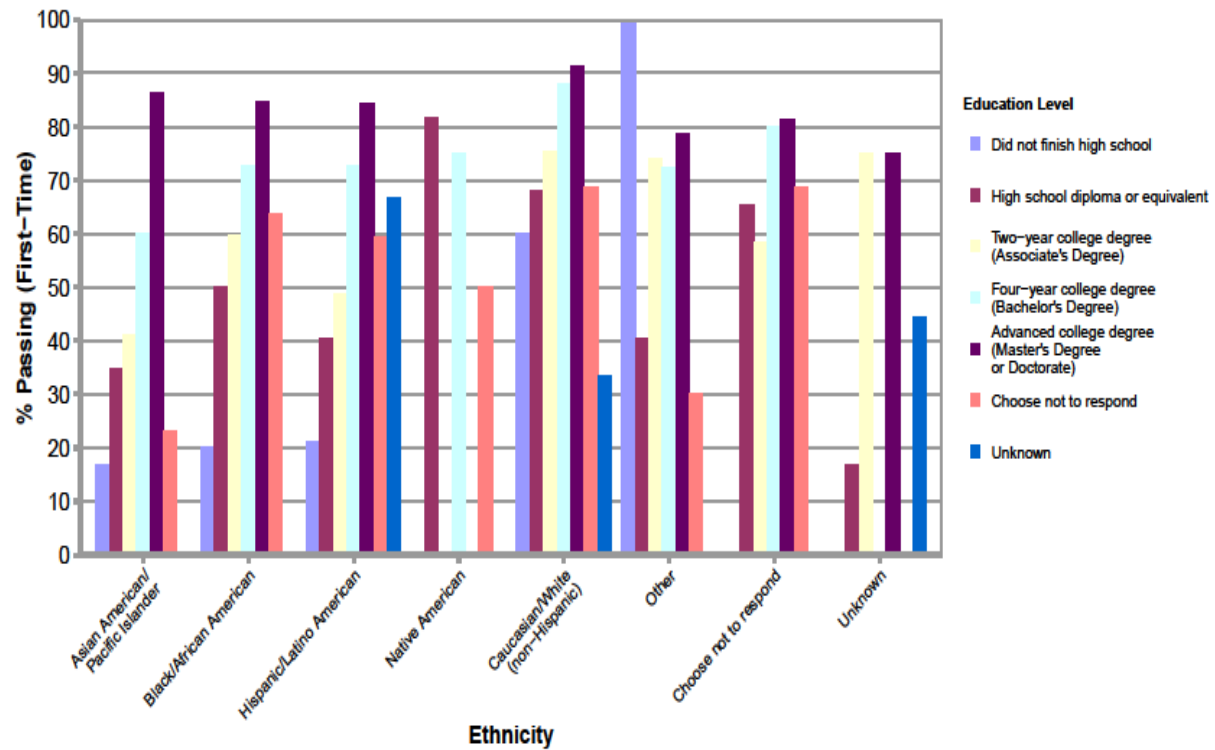


Table 61. Life Agent Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	119	57.1	68	69.31	15.25
	Yes, less than 30 hours	96	42.7	41	65.48	15.08
	No	47	38.3	18	59.30	19.78
	No response	0	-	-	-	-
Black / African-American	Yes, more than 30 hours	396	65.4	259	71.21	11.71
	Yes, less than 30 hours	460	62.8	289	71.64	12.20
	No	64	50.0	32	65.45	14.22
	No response	1	100.0	1	83.00	.
Hispanic / Latino American	Yes, more than 30 hours	554	55.8	309	69.04	13.31
	Yes, less than 30 hours	683	49.2	336	67.13	13.04
	No	124	25.8	32	60.60	13.88
	No response	2	100.0	2	79.50	4.95
Native American	Yes, more than 30 hours	6	66.7	4	62.00	22.45
	Yes, less than 30 hours	10	70.0	7	70.70	10.53
	No	2	100.0	2	74.00	4.24
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	402	80.8	325	77.44	10.04
	Yes, less than 30 hours	702	76.5	537	75.97	10.73
	No	96	64.6	62	72.83	14.04
	No response	1	100.0	1	85.00	.
Other	Yes, more than 30 hours	48	64.6	31	71.50	11.94
	Yes, less than 30 hours	61	62.3	38	70.05	14.08
	No	17	35.3	6	61.24	15.25
	No response	0	-	-	-	-
Choose not to respond	Yes, more than 30 hours	46	73.9	34	74.63	12.97
	Yes, less than 30 hours	62	72.6	45	73.97	11.63
	No	11	36.4	4	62.73	14.99
	No response	1	100.0	1	70.00	.
No response	Yes, more than 30 hours	4	25.0	1	64.25	6.29
	Yes, less than 30 hours	9	55.6	5	69.44	12.96
	No	2	100.0	2	76.00	1.41
	No response	19	36.8	7	65.21	15.53



Figure 55. Life Agent Percent Passing by Course Taken within Ethnicity

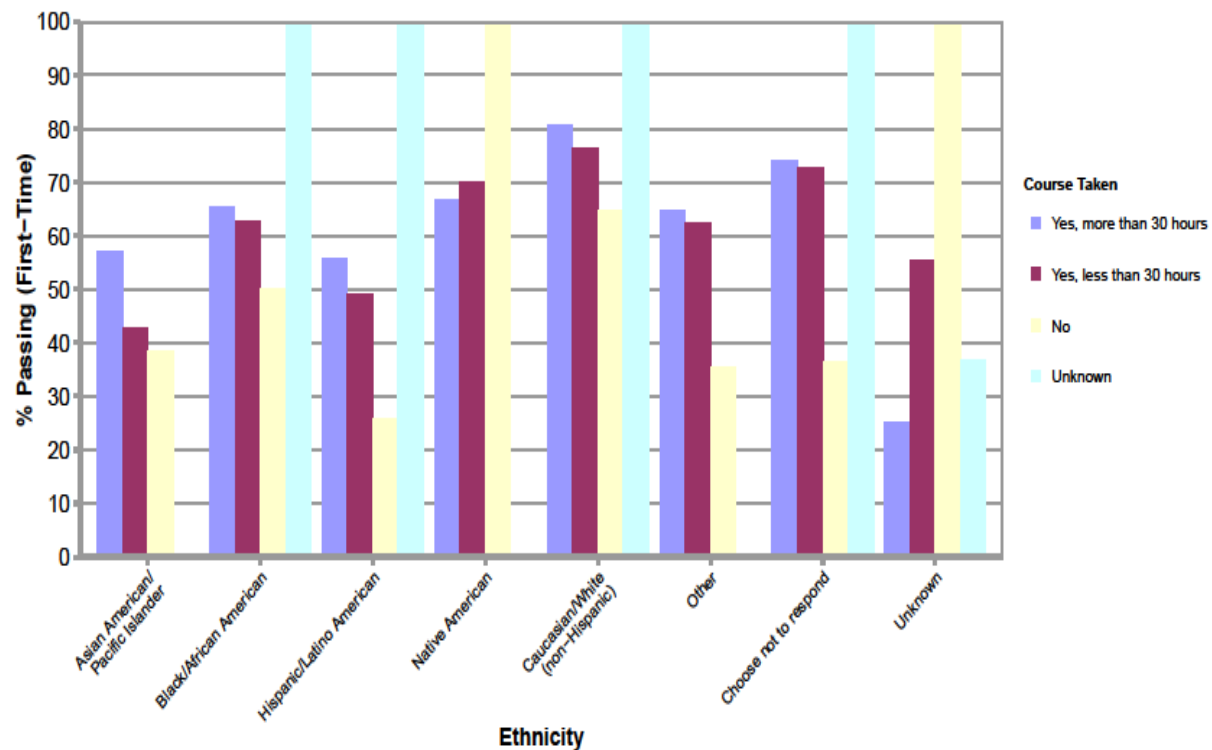


Table 62. Life Agent Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	69	46.4	32	63.36	18.14
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	18	50.0	9	68.78	10.30
	I completed an online course.	79	67.1	53	74.48	10.62
	I bought and used a study guide or study manual.	53	47.2	25	66.68	16.03
	I took the exam without taking a course or studying.	13	0.0	0	50.46	12.41
	Other	30	26.7	8	54.57	17.52
	No response	0	-	-	-	-
Black / African-American	I received training from an insurance company.	387	66.9	259	72.02	11.38
	I completed an insurance course at a college or university.	5	40.0	2	68.40	12.03
	I attended classroom preparation from an exam preparation school.	184	61.4	113	70.45	11.67
	I completed an online course.	212	63.7	135	72.10	12.27
	I bought and used a study guide or study manual.	78	56.4	44	68.36	14.64
	I took the exam without taking a course or studying.	5	0.0	0	52.40	4.10

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Other	50	56.0	28	67.36	14.35
	No response	0	-	-	-	-
Hispanic / Latino American	I received training from an insurance company.	533	48.8	260	66.64	13.79
	I completed an insurance course at a college or university.	14	28.6	4	61.64	13.25
	I attended classroom preparation from an exam preparation school.	219	48.4	106	66.94	12.84
	I completed an online course.	338	64.2	217	71.34	12.31
	I bought and used a study guide or study manual.	148	35.1	52	63.84	13.74
	I took the exam without taking a course or studying.	9	11.1	1	58.22	16.00
	Other	99	36.4	36	64.67	12.34
	No response	3	100.0	3	80.00	6.93
Native American	I received training from an insurance company.	6	66.7	4	62.17	23.12
	I completed an insurance course at a college or university.	1	0.0	0	65.00	.
	I attended classroom preparation from an exam preparation school.	2	50.0	1	68.50	13.44
	I completed an online course.	7	85.7	6	72.00	10.23
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	2	100.0	2	74.00	4.24
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company.	419	77.8	326	76.38	10.59
	I completed an insurance course at a college or university.	6	83.3	5	73.83	7.73
	I attended classroom preparation from an exam preparation school.	191	72.8	139	76.02	10.66
	I completed an online course.	397	83.1	330	77.84	9.97
	I bought and used a study guide or study manual.	109	67.9	74	73.48	12.80
	I took the exam without taking a course or studying.	9	33.3	3	60.56	16.90
	Other	68	70.6	48	73.35	11.30
	No response	2	0.0	0	63.00	1.41
Other	I received training from an insurance company.	45	55.6	25	69.53	14.09
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	18	66.7	12	69.83	12.35
	I completed an online course.	24	79.2	19	74.42	10.28
	I bought and used a study guide or study manual.	21	57.1	12	67.81	14.45
	I took the exam without taking a course or studying.	3	0.0	0	50.33	14.05
	Other	15	46.7	7	66.60	15.81

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	No response	0	-	-	-	-
Choose not to respond	I received training from an insurance company.	33	72.7	24	73.76	11.80
	I completed an insurance course at a college or university.	1	100.0	1	92.00	.
	I attended classroom preparation from an exam preparation school.	25	72.0	18	74.64	11.47
	I completed an online course.	27	74.1	20	75.19	12.76
	I bought and used a study guide or study manual.	9	66.7	6	72.00	13.60
	I took the exam without taking a course or studying.	2	50.0	1	60.50	24.75
	Other	22	59.1	13	68.91	14.15
	No response	1	100.0	1	72.00	.
No response	I received training from an insurance company.	6	0.0	0	54.83	13.42
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	4	50.0	2	64.50	17.71
	I completed an online course.	2	50.0	1	76.50	10.61
	I bought and used a study guide or study manual.	3	100.0	3	75.33	1.53
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	76.00	.
	No response	18	44.4	8	68.39	12.69

Figure 56. Life Agent Percent Passing by Preparation Method within Ethnicity

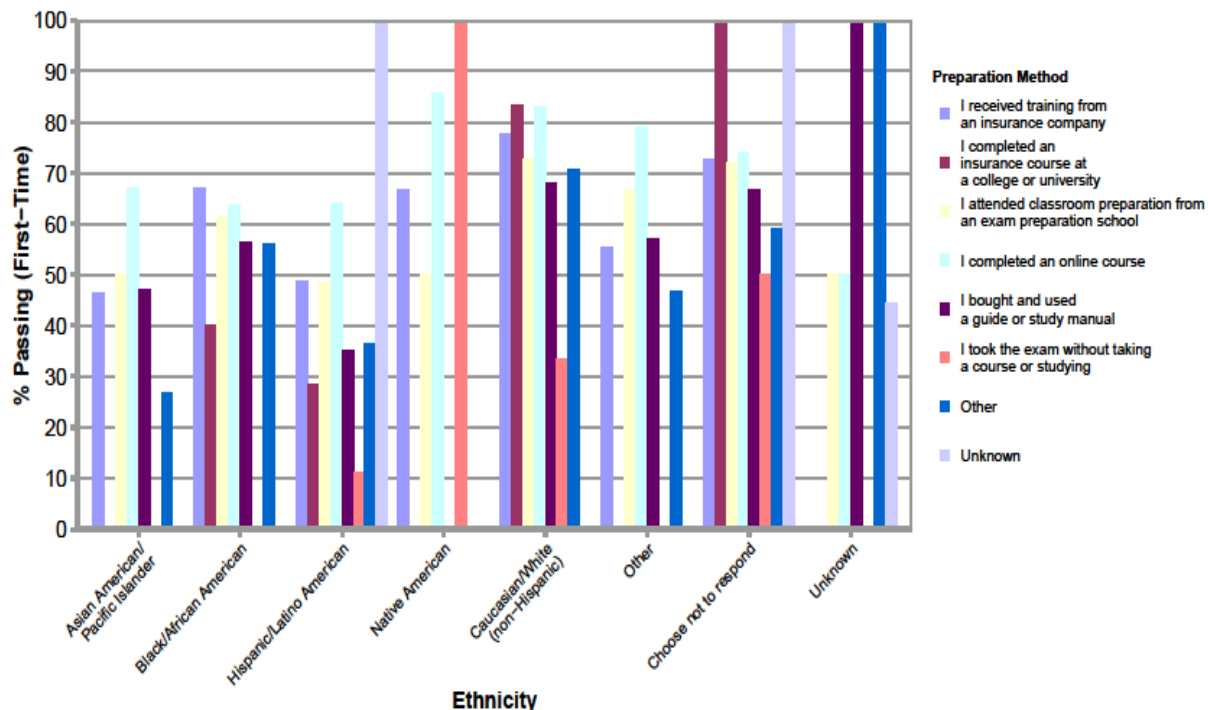


Table 63. Life Agent Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	69	53.6	37	67.16	16.77
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	190	47.4	90	66.36	15.66
	No response	3	0.0	0	26.00	6.56
Black / African-American	the United States	826	62.0	512	70.63	12.18
	Mexico	0	-	-	-	-
	the Caribbean	17	64.7	11	71.59	12.51
	Central America	3	66.7	2	72.67	13.65
	South America	2	50.0	1	68.00	14.14
	Spain	0	-	-	-	-
	Other	67	76.1	51	75.58	12.17
	No response	6	66.7	4	75.33	10.91
Hispanic / Latino American	the United States	958	51.3	491	67.99	12.99
	Mexico	277	43.3	120	64.72	14.44
	the Caribbean	12	75.0	9	74.83	12.04
	Central America	58	44.8	26	65.47	15.21
	South America	44	52.3	23	69.07	11.54
	Spain	1	0.0	0	57.00	.
	Other	9	100.0	9	76.67	5.79
	No response	4	25.0	1	57.25	15.13
Native American	the United States	17	76.5	13	70.94	9.81
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	0.0	0	21.00	.
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	1,148	77.2	886	76.21	10.88
	Mexico	1	100.0	1	89.00	.
	the Caribbean	0	-	-	-	-
	Central America	2	100.0	2	84.50	4.95
	South America	1	100.0	1	84.00	.
	Spain	0	-	-	-	-
	Other	47	74.5	35	76.21	10.55
	No response	2	0.0	0	63.00	1.41
Other	the United States	77	63.6	49	71.27	11.67
	Mexico	0	-	-	-	-
	the Caribbean	1	0.0	0	69.00	.
	Central America	0	-	-	-	-
	South America	1	100.0	1	83.00	.
	Spain	2	100.0	2	71.50	0.71

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Other	45	51.1	23	65.84	16.73
	No response	0	-	-	-	-
	the United States	100	73.0	73	74.15	12.14
Choose not to respond	Mexico	6	33.3	2	63.50	19.26
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	14	64.3	9	70.21	12.99
	No response	0	-	-	-	-
	the United States	14	50.0	7	67.07	12.72
	Mexico	1	0.0	0	68.00	.
No response	the Caribbean	1	100.0	1	76.00	.
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	0.0	0	64.00	.
	No response	17	41.2	7	66.24	15.63

Figure 57. Life Agent Percent Passing by National Origin within Ethnicity

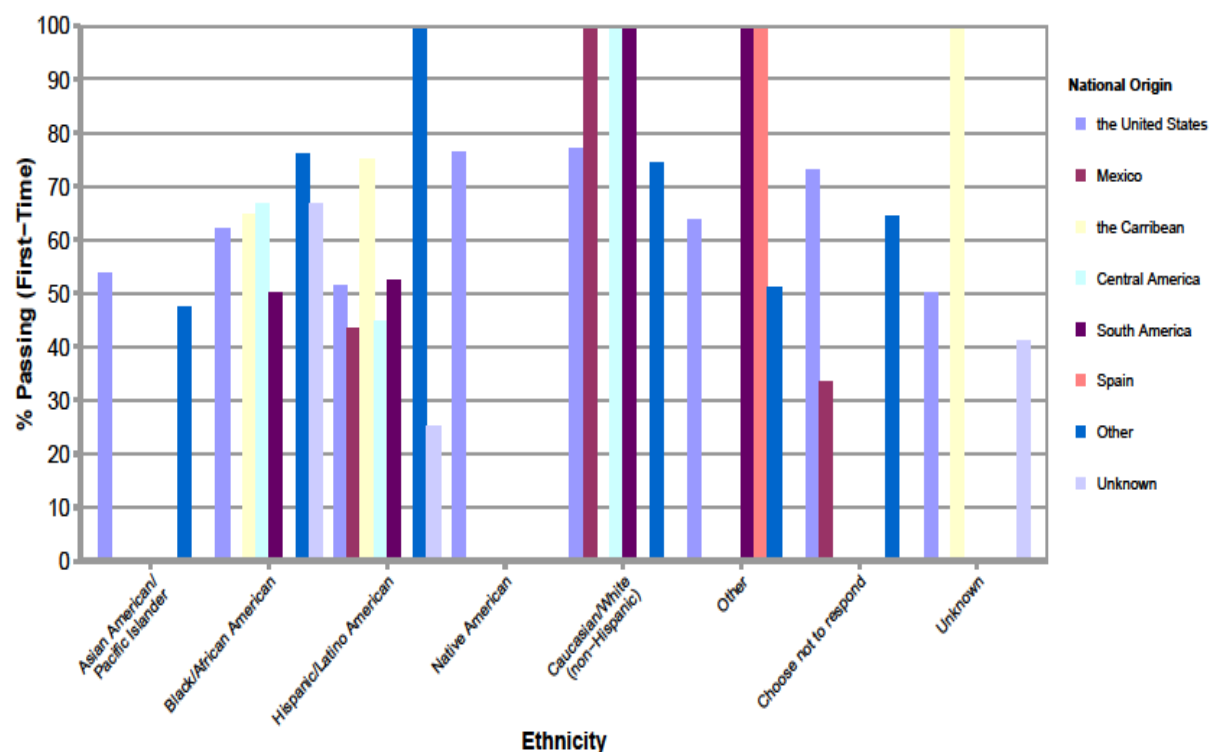


Table 64. Life Agent Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	37	29.7	11	58.73	17.01
	High school diploma or equivalent	1,342	53.8	722	68.87	12.84
	Two-year college degree (Associate's Degree)	669	62.8	420	70.93	12.54
	Four-year college degree (Bachelor's Degree)	819	79.5	651	76.50	10.22
	Advanced college degree (Master's degree or Doctorate)	207	85.5	177	78.29	10.43
	Choose not to respond	132	63.6	84	72.03	11.58
	No response	3	100.0	3	74.00	4.00
Mexico	Did not finish high school	9	11.1	1	62.33	9.91
	High school diploma or equivalent	143	35.7	51	62.05	14.69
	Two-year college degree (Associate's Degree)	66	39.4	26	63.06	14.91
	Four-year college degree (Bachelor's Degree)	39	71.8	28	73.74	11.39
	Advanced college degree (Master's degree or Doctorate)	19	78.9	15	75.16	8.95
	Choose not to respond	7	28.6	2	64.14	12.69
	No response	2	0.0	0	58.00	14.14
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	10	50.0	5	68.70	12.34
	Two-year college degree (Associate's Degree)	4	0.0	0	56.75	9.98
	Four-year college degree (Bachelor's Degree)	8	100.0	8	79.75	5.34
	Advanced college degree (Master's degree or Doctorate)	6	100.0	6	81.67	7.12
	Choose not to respond	3	66.7	2	72.67	3.21
	No response	0	-	-	-	-
Central America	Did not finish high school	1	100.0	1	70.00	.
	High school diploma or equivalent	30	30.0	9	61.70	14.61
	Two-year college degree (Associate's Degree)	19	47.4	9	68.42	13.71
	Four-year college degree (Bachelor's Degree)	6	83.3	5	72.33	20.28
	Advanced college degree (Master's degree or Doctorate)	3	100.0	3	79.33	7.51
	Choose not to respond	4	75.0	3	72.75	18.59
	No response	0	-	-	-	-
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	13	53.8	7	68.54	12.92
	Two-year college degree (Associate's Degree)	18	33.3	6	67.00	9.44
	Four-year college degree (Bachelor's Degree)	11	72.7	8	70.82	14.59
	Advanced college degree (Master's degree or Doctorate)	5	100.0	5	79.40	3.58
	Choose not to respond	1	0.0	0	69.00	.
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	100.0	1	71.00	.
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	1	0.0	0	57.00	.
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	72.00	.

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	11	36.4	4	54.45	21.83
	High school diploma or equivalent	75	33.3	25	63.21	15.36
	Two-year college degree (Associate's Degree)	67	53.7	36	66.30	15.94
	Four-year college degree (Bachelor's Degree)	137	65.7	90	73.07	12.02
	Advanced college degree (Master's degree or Doctorate)	63	85.7	54	77.97	11.55
	Choose not to respond	21	38.1	8	60.57	15.68
	No response	0	-	-	-	-
No response	Did not finish high school	3	0.0	0	26.00	6.56
	High school diploma or equivalent	3	0.0	0	49.00	13.89
	Two-year college degree (Associate's Degree)	2	50.0	1	61.00	31.11
	Four-year college degree (Bachelor's Degree)	3	33.3	1	66.67	8.08
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	84.50	3.54
	Choose not to respond	0	-	-	-	-
	No response	19	42.1	8	68.16	12.58

Figure 58. Life Agent Percent Passing by Education Level within National Origin

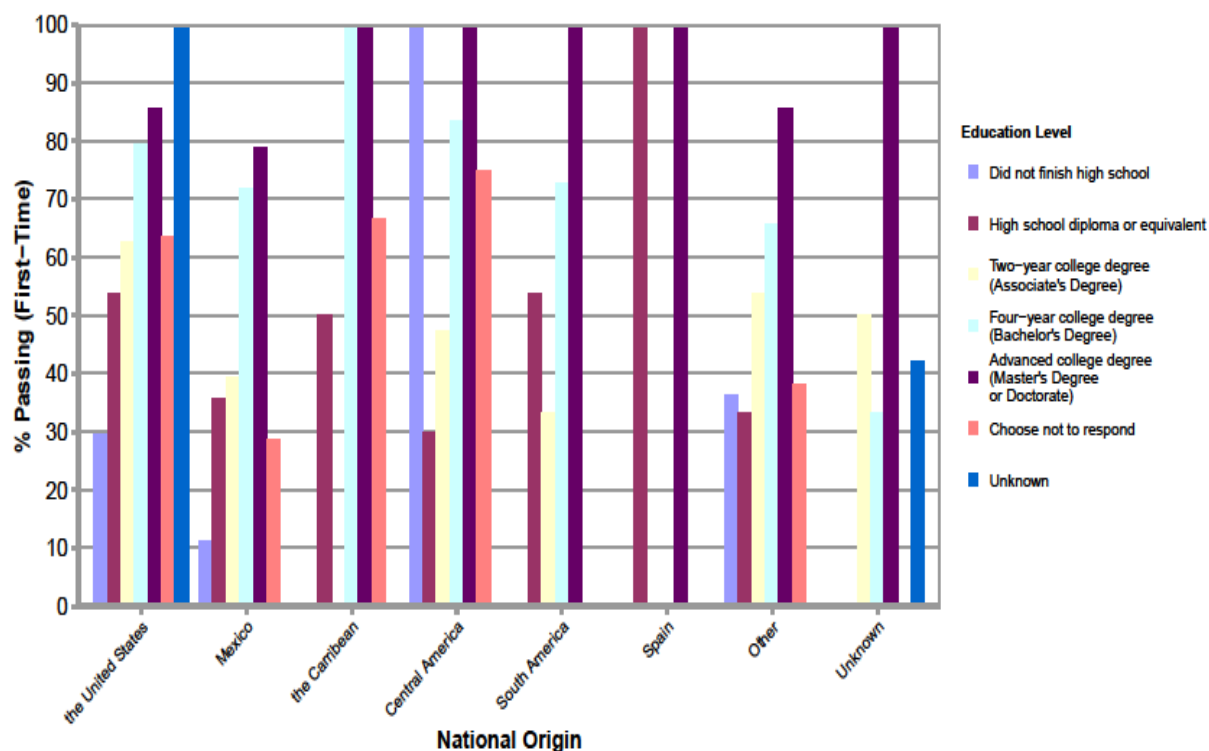


Table 65. Life Agent Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	1,200	68.8	825	73.09	11.96
	Yes, less than 30 hours	1,722	64.6	1,112	72.10	12.17
	No	282	45.0	127	65.24	15.29
	No response	5	80.0	4	73.20	16.86
Mexico	Yes, more than 30 hours	116	47.4	55	65.78	14.93
	Yes, less than 30 hours	141	44.0	62	65.11	13.79
	No	27	22.2	6	58.78	15.94
	No response	1	0.0	0	68.00	.
the Caribbean	Yes, more than 30 hours	17	64.7	11	74.12	9.08
	Yes, less than 30 hours	11	81.8	9	74.64	11.82
	No	3	33.3	1	59.67	21.22
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	29	55.2	16	67.52	15.13
	Yes, less than 30 hours	31	38.7	12	64.35	15.32
	No	3	66.7	2	77.00	14.93
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	30	50.0	15	67.67	11.94
	Yes, less than 30 hours	16	68.8	11	74.69	9.10
	No	2	0.0	0	58.50	13.44
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	1	100.0	1	72.00	.
	Yes, less than 30 hours	2	50.0	1	64.00	9.90
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	179	60.3	108	69.91	14.30
	Yes, less than 30 hours	149	58.4	87	70.21	15.24
	No	46	47.8	22	65.24	17.75
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	3	0.0	0	47.00	19.05
	Yes, less than 30 hours	11	36.4	4	60.73	21.91
	No	0	-	-	-	-
	No response	18	44.4	8	66.78	15.33



Figure 59. Life Agent Percent Passing by Course Taken within National Origin

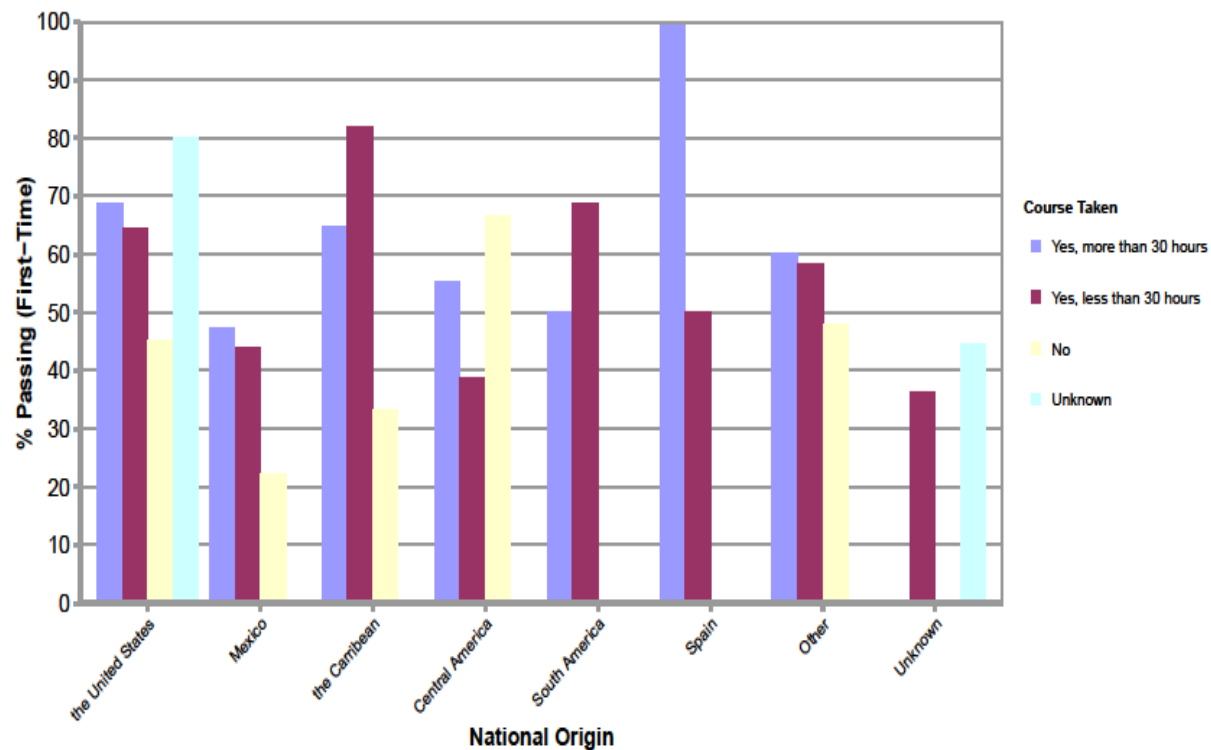


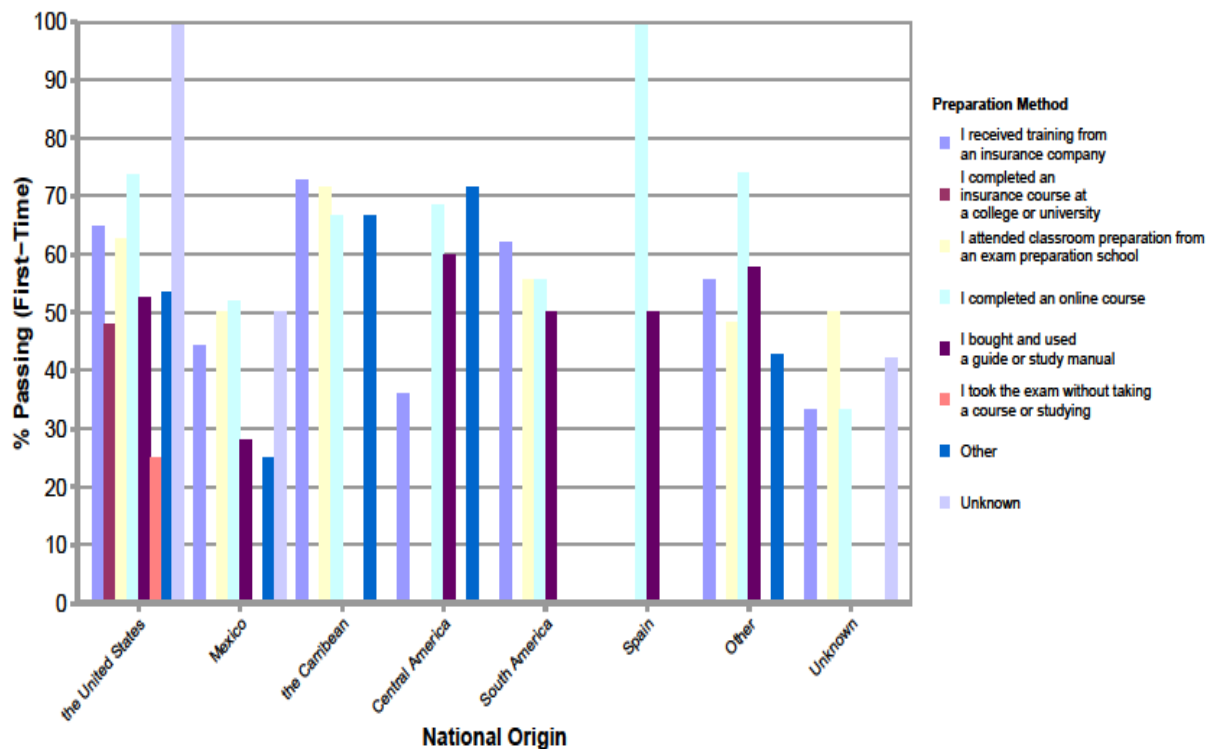
Table 66. Life Agent Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	1,214	64.9	788	71.78	12.55
	I completed an insurance course at a college or university.	25	48.0	12	67.80	12.87
	I attended classroom preparation from an exam preparation school.	567	62.6	355	71.61	12.04
	I completed an online course.	853	73.7	629	74.78	11.20
	I bought and used a study guide or study manual.	311	52.4	163	68.62	14.15
	I took the exam without taking a course or studying.	28	25.0	7	58.43	14.16
	Other	208	53.4	111	68.35	13.35
	No response	3	100.0	3	76.67	9.87
Mexico	I received training from an insurance company.	115	44.3	51	64.63	14.48
	I completed an insurance course at a college or university.	2	0.0	0	55.00	14.14
	I attended classroom preparation from an exam preparation school.	38	50.0	19	67.45	12.07
	I completed an online course.	73	52.1	38	67.88	15.31
	I bought and used a study guide or study manual.	32	28.1	9	60.53	14.70
	I took the exam without taking a course or studying.	3	0.0	0	45.67	22.12
	Other	20	25.0	5	59.35	11.22
	No response	2	50.0	1	72.00	5.66

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the Caribbean	I received training from an insurance company.	11	72.7	8	71.45	12.44
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	7	71.4	5	73.00	13.47
	I completed an online course.	9	66.7	6	76.33	9.55
	I bought and used a study guide or study manual.	1	0.0	0	50.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	3	66.7	2	75.33	9.02
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	25	36.0	9	63.64	15.21
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	7	0.0	0	52.71	9.64
	I completed an online course.	19	68.4	13	72.53	12.38
	I bought and used a study guide or study manual.	5	60.0	3	66.20	23.11
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	7	71.4	5	73.57	11.70
	No response	0	-	-	-	-
South America	I received training from an insurance company.	21	61.9	13	72.81	9.73
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	9	55.6	5	66.44	16.60
	I completed an online course.	9	55.6	5	68.78	10.85
	I bought and used a study guide or study manual.	6	50.0	3	68.33	12.01
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	3	0.0	0	62.00	6.08
	No response	0	-	-	-	-
Spain	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	1	100.0	1	72.00	.
	I bought and used a study guide or study manual.	2	50.0	1	64.00	9.90
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Other	I received training from an insurance company.	106	55.7	59	68.34	16.47
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	31	48.4	15	69.13	12.41

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I completed an online course.	119	73.9	88	75.27	11.30
	I bought and used a study guide or study manual.	64	57.8	37	69.16	14.44
	I took the exam without taking a course or studying.	12	0.0	0	52.83	12.63
	Other	42	42.9	18	61.24	17.50
	No response	0	-	-	-	-
No response	I received training from an insurance company.	6	33.3	2	52.33	28.17
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	50.0	1	56.50	24.75
	I completed an online course.	3	33.3	1	68.67	13.01
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	2	0.0	0	41.50	23.33
	No response	19	42.1	8	68.16	12.58

Figure 60. Life Agent Percent Passing by Preparation Method within National Origin



## Limited Lines

Statistically significant differences were found between males and females and Caucasian / White (non-Hispanic) and Hispanic / Latino American ethnicities. English and Spanish speakers and Caucasian / White (non-Hispanic) and Black / African-American ethnicities were not statistically different. Males and Caucasian / White (non-Hispanic) scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates per group. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 67. Limited Lines Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	1,181	60.9	719	71.77	13.13

Table 68. Limited Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	267	69.3	185	74.68	13.34
Female	908	58.4	530	70.93	12.95
Choose not to respond	3	66.7	2	76.33	18.15
No response	3	66.7	2	65.67	13.05

Figure 61. Limited Lines Percent Passing by Gender

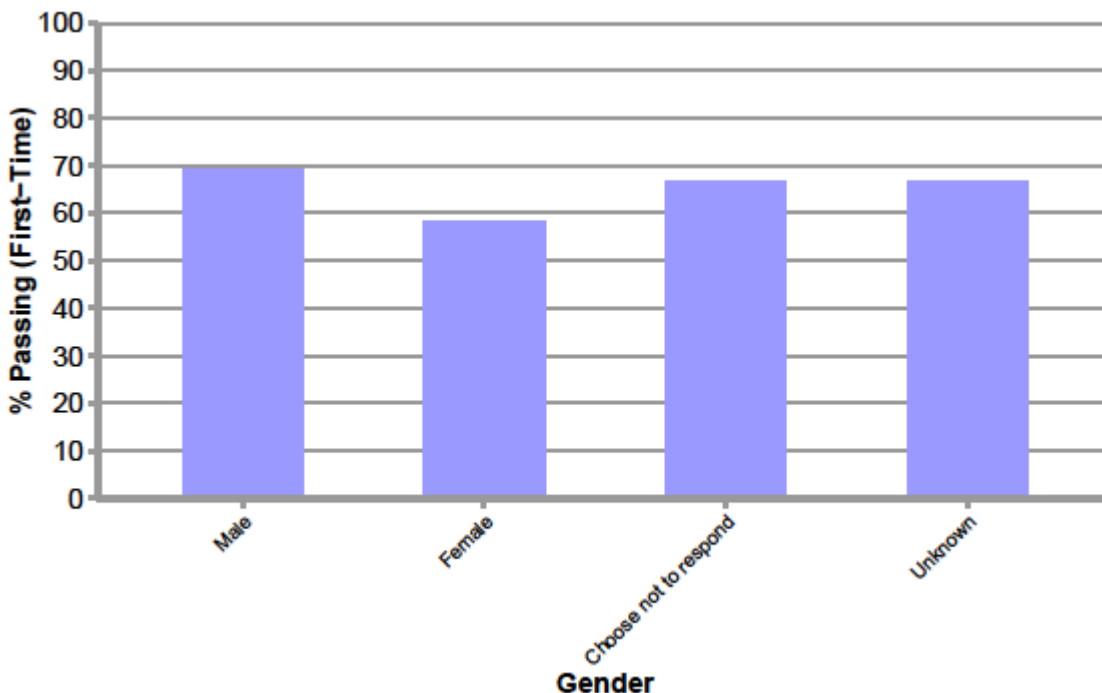


Table 69. Limited Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	9	77.8	7	78.56	13.80
Black / African-American	58	67.2	39	72.71	11.67
Hispanic / Latino American	1,008	58.9	594	70.99	12.90
Native American	1	0.0	0	66.00	.
Caucasian / White (non-Hispanic)	72	72.2	52	77.92	14.51
Other	14	78.6	11	78.36	18.03
Choose not to respond	16	81.2	13	79.56	11.21
No response	3	100.0	3	78.33	9.71

Figure 62. Limited Lines Percent Passing by Ethnicity

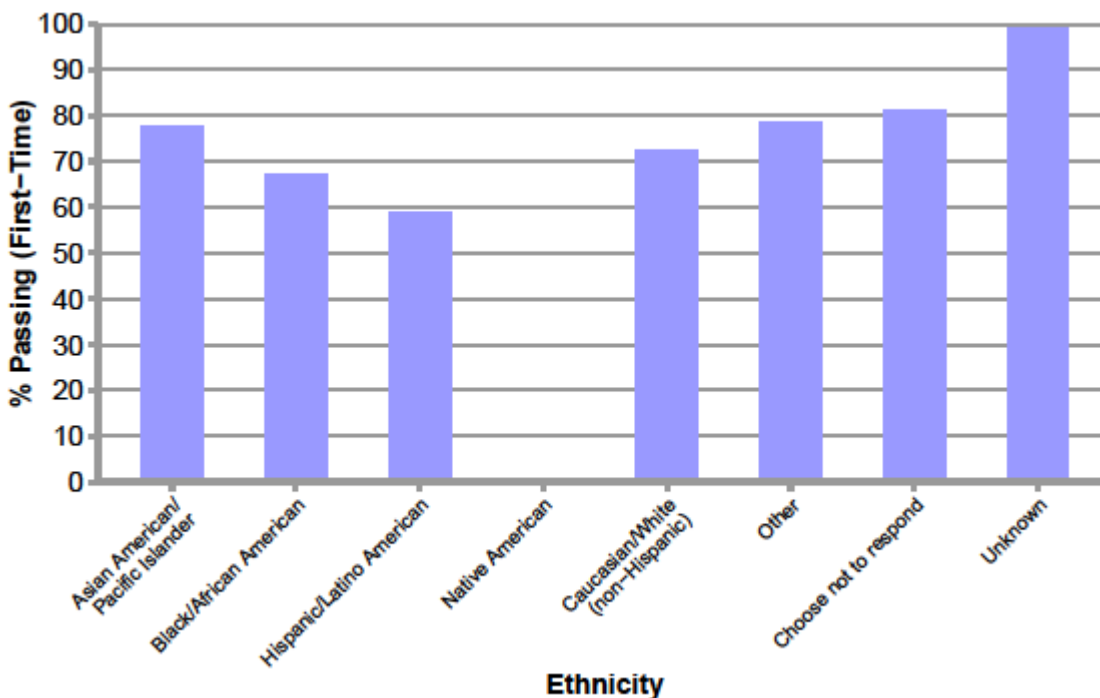


Table 70. Limited Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	431	61.3	264	71.41	13.06
Yes, less than 30 hours	421	68.4	288	74.37	13.13
No	324	50.9	165	69.03	12.65
No response	5	40.0	2	62.80	10.94

Figure 63. Limited Lines Percent Passing by Course Taken

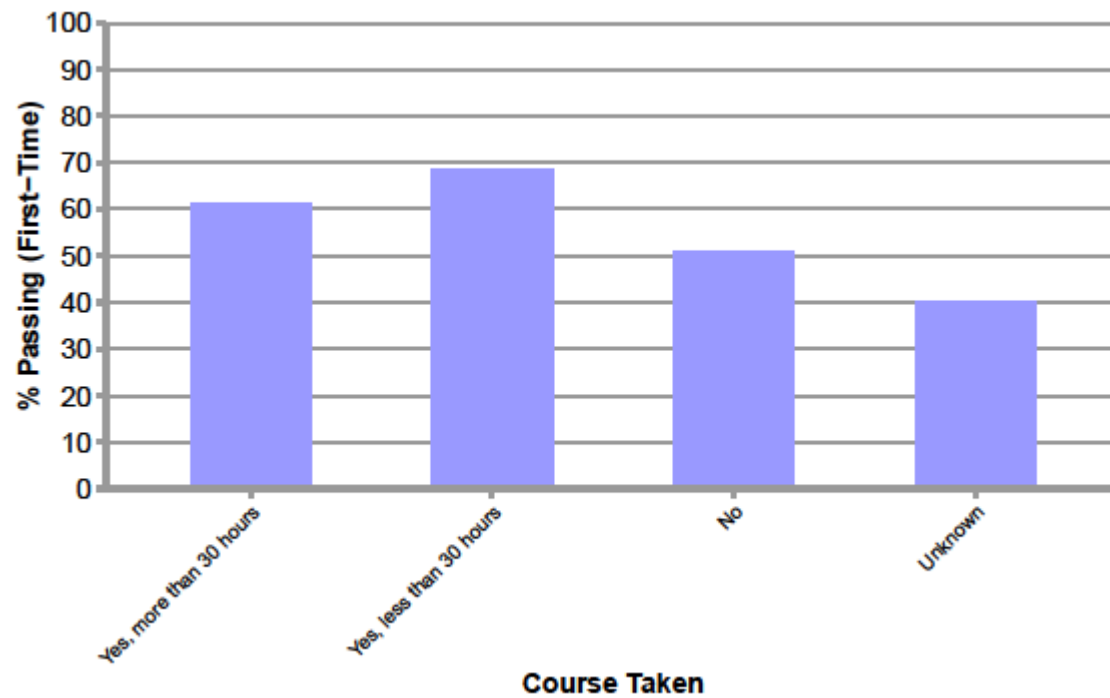


Table 71. Limited Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	19	73.7	14	76.53	15.66
Between \$50,000 and \$100,000	27	70.4	19	76.48	13.47
Between \$25,000 and \$50,000	220	62.7	138	72.25	12.84
Less than \$25,000	906	59.9	543	71.46	13.09
No response	9	55.6	5	67.44	15.78

Figure 64. Limited Lines Percent Passing by Income Level

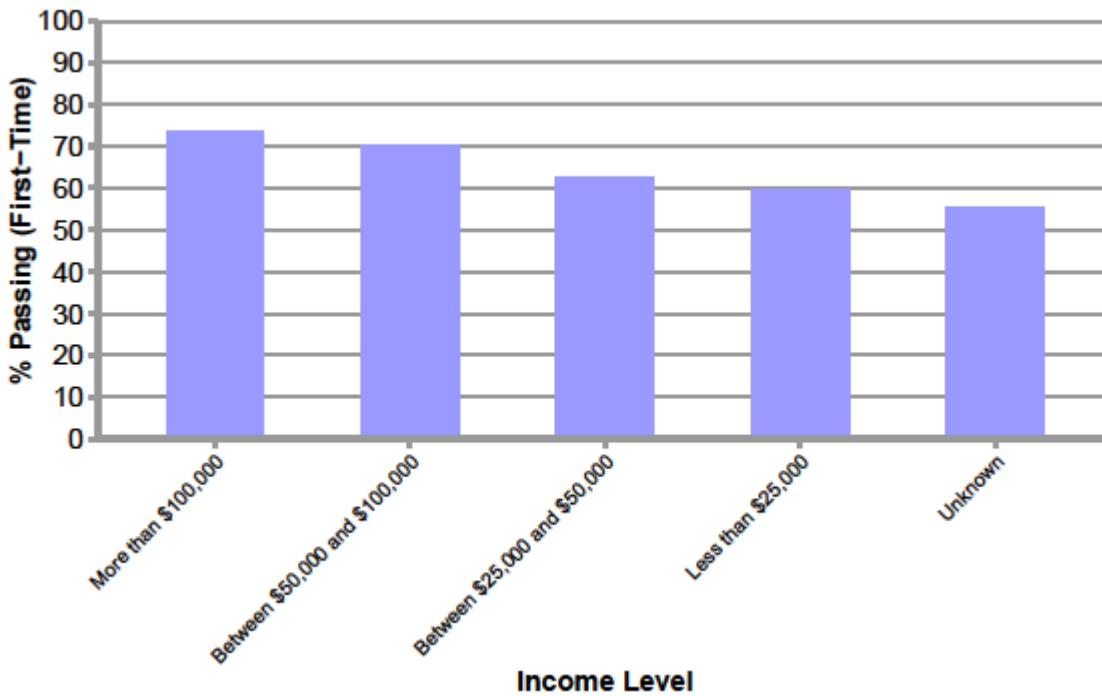


Table 72. Limited Lines Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	648	59.6	386	71.90	13.27
Between 31 and 50 hours	390	65.4	255	72.67	12.84
Between 51 and 70 hours	95	57.9	55	70.22	12.84
More than 70 hours	41	48.8	20	65.76	13.27
No response	7	42.9	3	66.43	9.73

Figure 65. Limited Lines Percent Passing by Total Hours Spent Studying

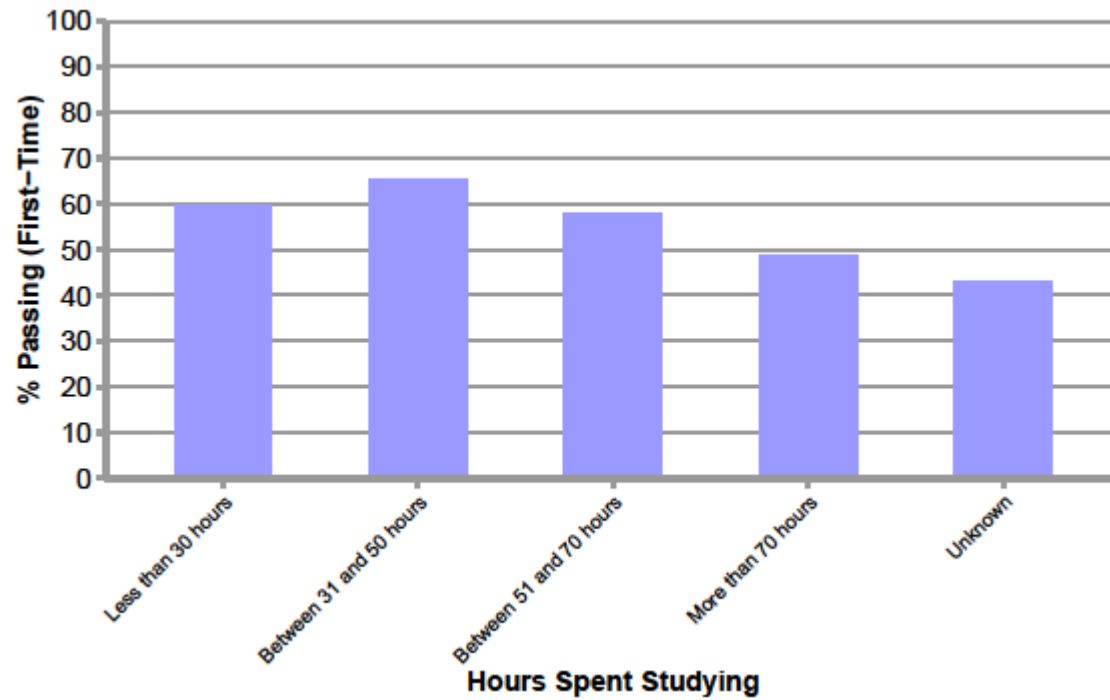


Table 73. Limited Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	841	63.0	530	72.20	13.14
Spanish	316	55.7	176	70.75	13.03
Other	5	40.0	2	72.40	14.79
Choose not to respond	16	56.2	9	70.62	14.07
No response	3	66.7	2	65.00	14.18



Figure 66. Limited Lines Percent Passing by Primary Language

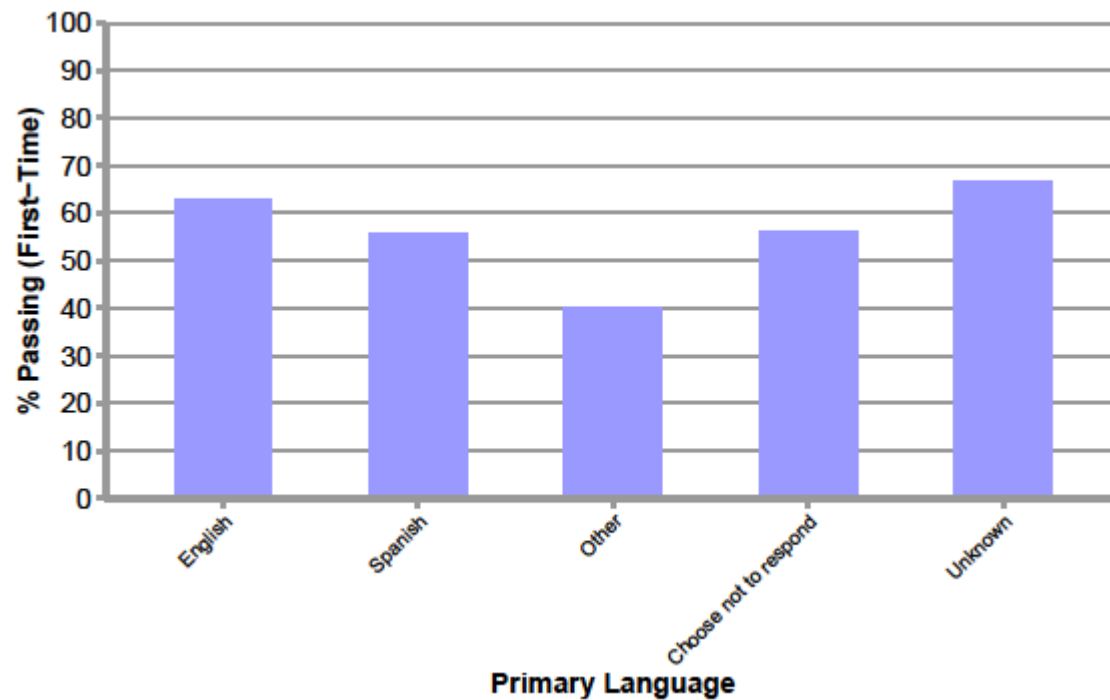


Table 74. Limited Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	20	35.0	7	61.70	15.38
High school diploma or equivalent	840	57.7	485	70.76	13.23
Two-year college degree (Associate's Degree)	226	69.0	156	74.27	12.20
Four-year college degree (Bachelor's Degree)	41	78.0	32	78.02	10.56
Advanced college degree (Master's degree or Doctorate)	4	100.0	4	92.75	5.91
Choose not to respond	45	73.3	33	75.87	10.63
No response	5	40.0	2	65.00	10.05

Figure 67. Limited Lines Percent Passing by Education Level

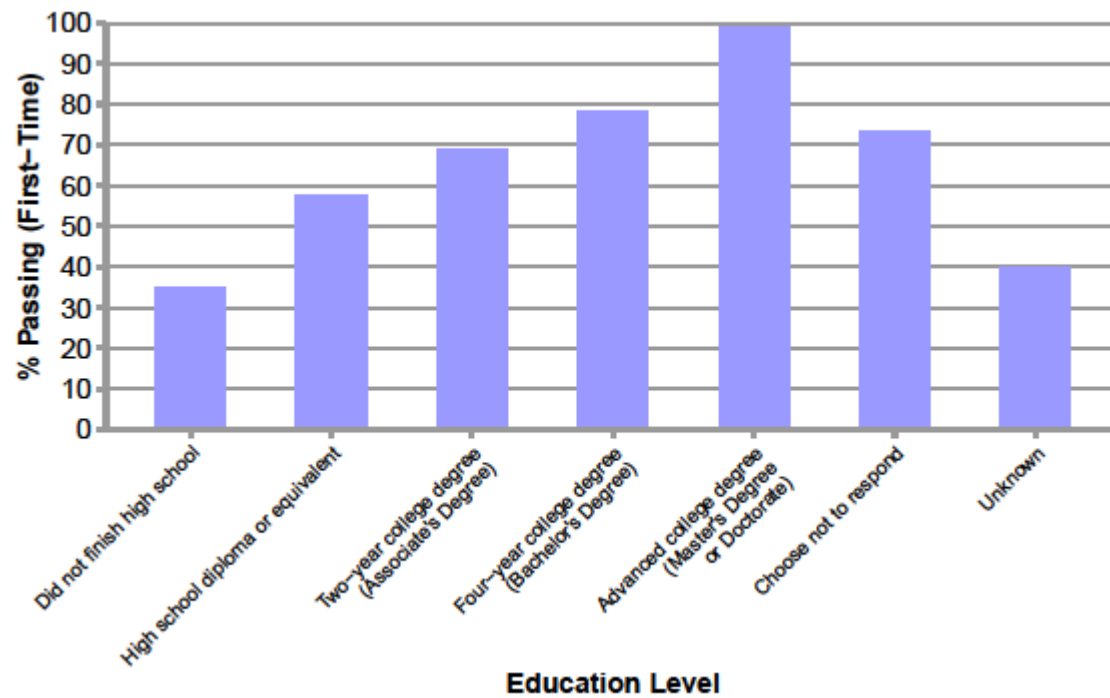


Table 75. Limited Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	686	61.4	421	72.10	12.99
I completed an insurance course at a college or university.	9	44.4	4	69.33	13.23
I attended classroom preparation from an exam preparation school.	109	79.8	87	76.98	12.76
I completed an online course.	32	59.4	19	73.19	13.10
I bought and used a study guide or study manual.	193	56.0	108	69.83	12.89
I took the exam without taking a course or studying.	21	23.8	5	60.10	11.88
Other	125	56.8	71	70.57	12.82
No response	6	66.7	4	64.17	15.75

Figure 68. Limited Lines Percent Passing by Preparation Method

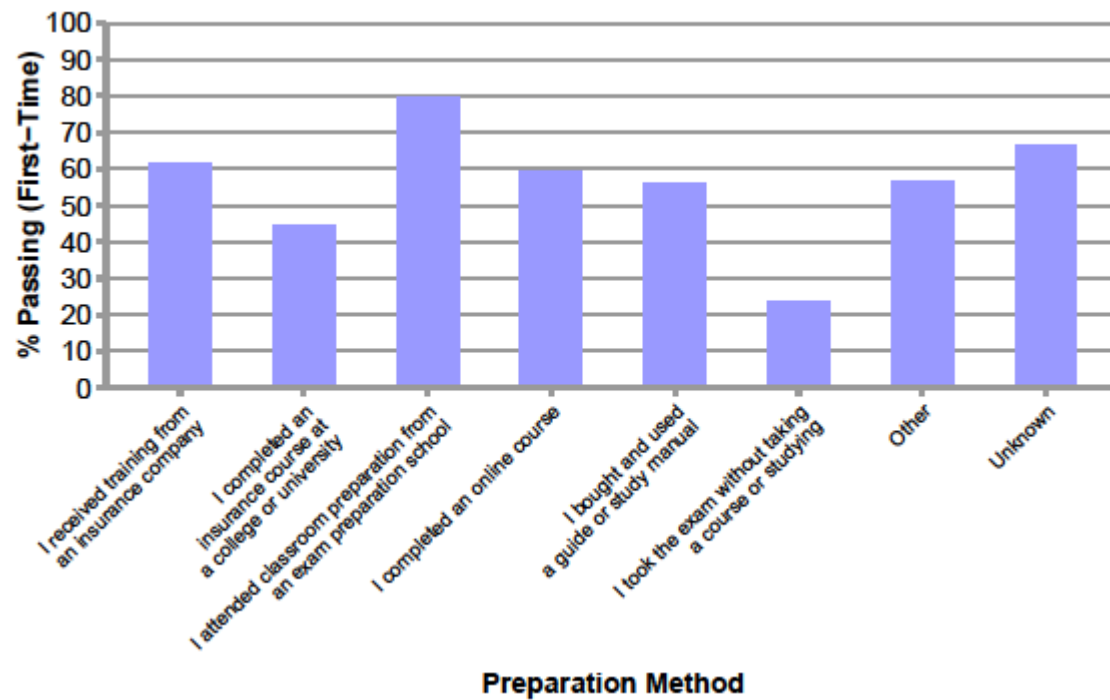


Table 76. Limited Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	899	60.6	545	71.45	13.09
Mexico	220	60.0	132	72.62	13.30
the Caribbean	7	71.4	5	75.14	13.80
Central America	18	50.0	9	69.89	14.75
South America	7	100.0	7	77.86	6.62
Spain	0	-	-	-	-
Other	22	68.2	15	74.86	13.92
No response	8	75.0	6	72.25	11.39

Figure 69. Limited Lines Percent Passing by National Origin

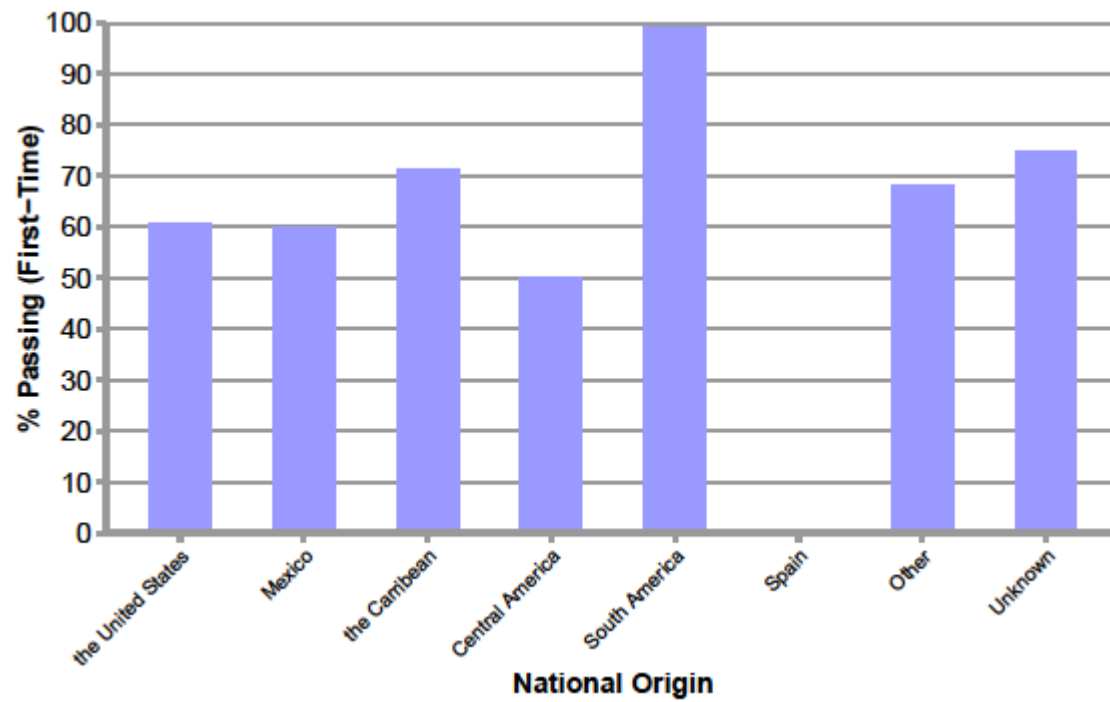


Table 77. Limited Lines – Life, Accident and Health Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	3	66.7	2	78.33	18.48
	Black / African-American	15	80.0	12	74.40	11.86
	Hispanic / Latino American	214	65.4	140	73.22	13.28
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	22	86.4	19	82.45	12.16
	Other	5	100.0	5	87.60	7.27
	Choose not to respond	7	85.7	6	82.43	9.45
	No response	1	100.0	1	89.00	.
Female	Asian American / Pacific Islander	6	83.3	5	78.67	12.97
	Black / African-American	43	62.8	27	72.12	11.68
	Hispanic / Latino American	792	57.3	454	70.43	12.72
	Native American	1	0.0	0	66.00	.
	Caucasian / White (non-Hispanic)	50	66.0	33	75.92	15.12
	Other	9	66.7	6	73.22	20.47
	Choose not to respond	7	71.4	5	74.86	12.62
	No response	0	-	-	-	-
Choose not to respond	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	1	0.0	0	57.00	.
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	2	100.0	2	86.00	9.90
	No response	0	-	-	-	-
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	1	0.0	0	51.00	.
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	2	100.0	2	73.00	4.24

Figure 70. Limited Lines Percent Passing by Ethnicity within Gender

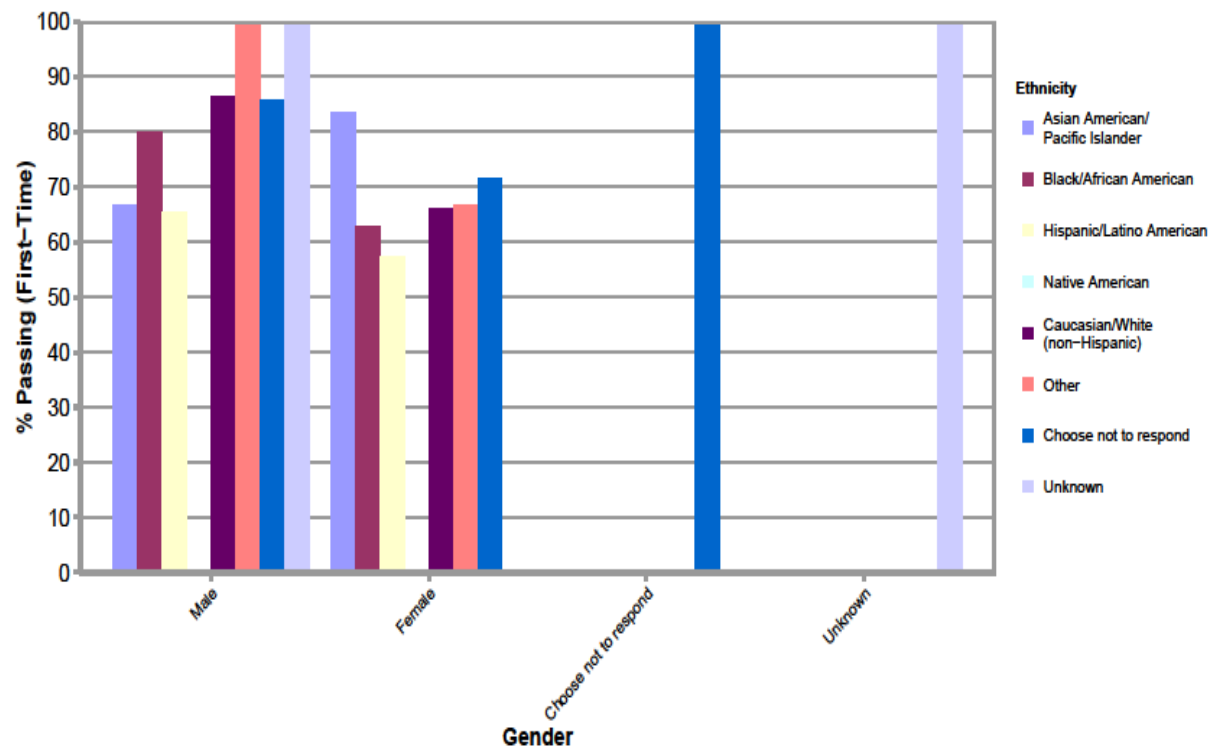


Table 78. Limited Lines Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	2	0.0	0	48.50	9.19
	High school diploma or equivalent	174	70.7	123	74.80	13.20
	Two-year college degree (Associate's Degree)	61	62.3	38	72.43	13.27
	Four-year college degree (Bachelor's Degree)	18	77.8	14	78.94	11.57
	Advanced college degree (Master's degree or Doctorate)	3	100.0	3	92.00	7.00
	Choose not to respond	9	77.8	7	79.00	11.72
	No response	0	-	-	-	-
Female	Did not finish high school	18	38.9	7	63.17	15.38
	High school diploma or equivalent	665	54.4	362	69.73	13.04
	Two-year college degree (Associate's Degree)	163	71.8	117	74.94	11.66
	Four-year college degree (Bachelor's Degree)	23	78.3	18	77.30	9.90
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	95.00	.
	Choose not to respond	35	71.4	25	74.97	10.50
	No response	3	0.0	0	59.67	9.29
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	2	50.0	1	75.00	25.46
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	79.00	.
	No response	0	-	-	-	-
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	0.0	0	51.00	.
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	2	100.0	2	73.00	4.24

Figure 71. Limited Lines Percent Passing by Education Level within Gender

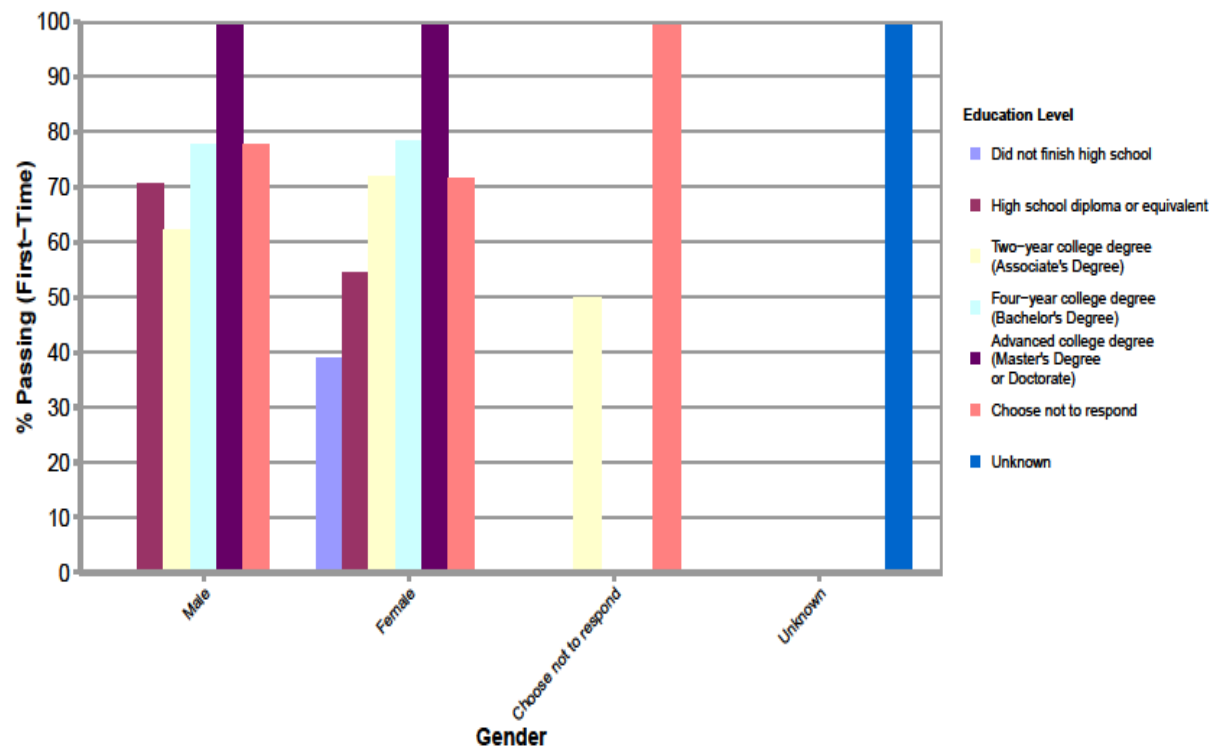


Table 79. Limited Lines Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	106	70.8	75	74.14	12.47
	Yes, less than 30 hours	99	70.7	70	75.69	13.27
	No	62	64.5	40	73.98	14.94
	No response	0	-	-	-	-
Female	Yes, more than 30 hours	324	58.3	189	70.56	13.13
	Yes, less than 30 hours	320	67.8	217	73.97	13.01
	No	261	47.5	124	67.82	11.78
	No response	3	0.0	0	56.00	7.55
Choose not to respond	Yes, more than 30 hours	1	0.0	0	57.00	.
	Yes, less than 30 hours	1	100.0	1	93.00	.
	No	1	100.0	1	79.00	.
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	1	0.0	0	51.00	.
	No	0	-	-	-	-
	No response	2	100.0	2	73.00	4.24



Figure 72. Limited Lines Percent Passing by Course Taken within Gender

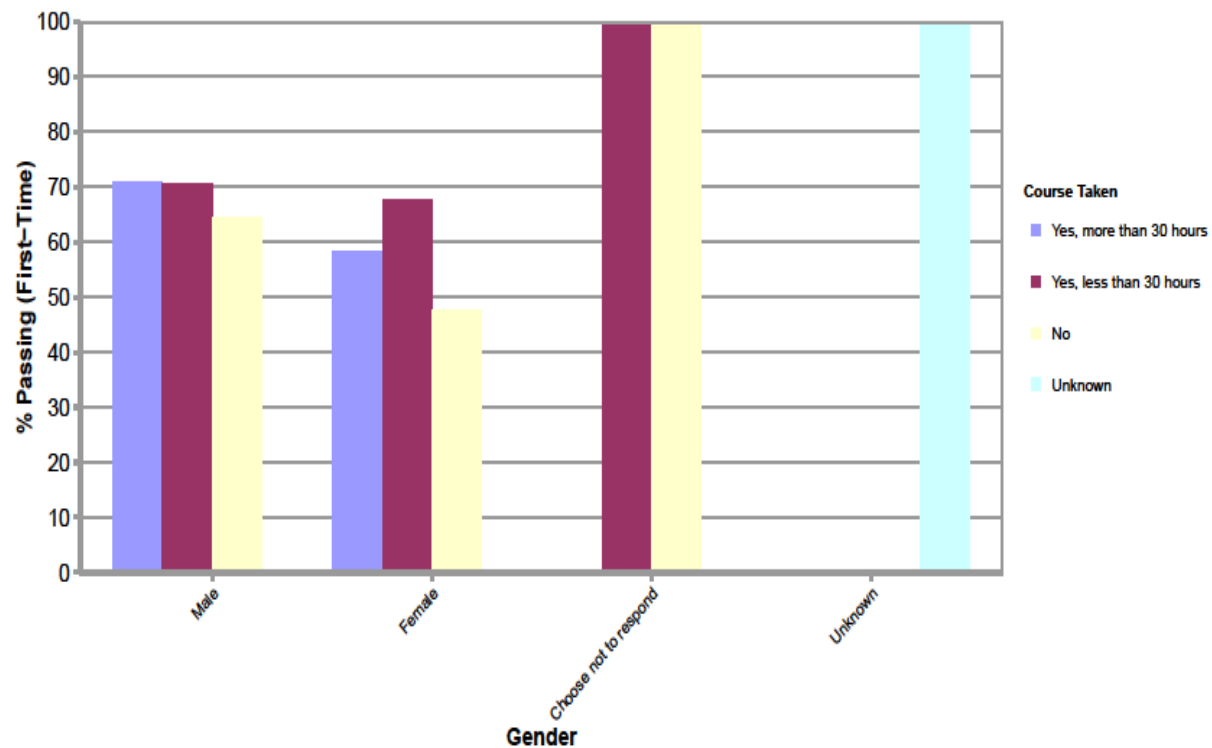


Table 80. Limited Lines Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	164	72.6	119	75.68	13.41
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	21	81.0	17	77.05	12.78
	I completed an online course.	12	33.3	4	68.50	13.49
	I bought and used a study guide or study manual.	38	65.8	25	71.74	13.72
	I took the exam without taking a course or studying.	7	28.6	2	65.43	12.12
	Other	25	72.0	18	76.12	11.57
	No response	0	-	-	-	-
Female	I received training from an insurance company.	522	57.9	302	70.98	12.67
	I completed an insurance course at a college or university.	9	44.4	4	69.33	13.23
	I attended classroom preparation from an exam preparation school.	86	80.2	69	77.08	12.54
	I completed an online course.	20	75.0	15	76.00	12.35
	I bought and used a study guide or study manual.	154	53.9	83	69.44	12.68
	I took the exam without taking a course or studying.	14	21.4	3	57.43	11.24
	Other	99	52.5	52	69.08	12.81
	No response	4	50.0	2	59.75	18.15
Choose not	I received training from an insurance company.	0	-	-	-	-

Gender to respond	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	93.00	.
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	1	0.0	0	57.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	79.00	.
	No response	0	-	-	-	-
No response	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	0.0	0	51.00	.
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	2	100.0	2	73.00	4.24

Figure 73. Limited Lines Percent Passing by Preparation Method within Gender

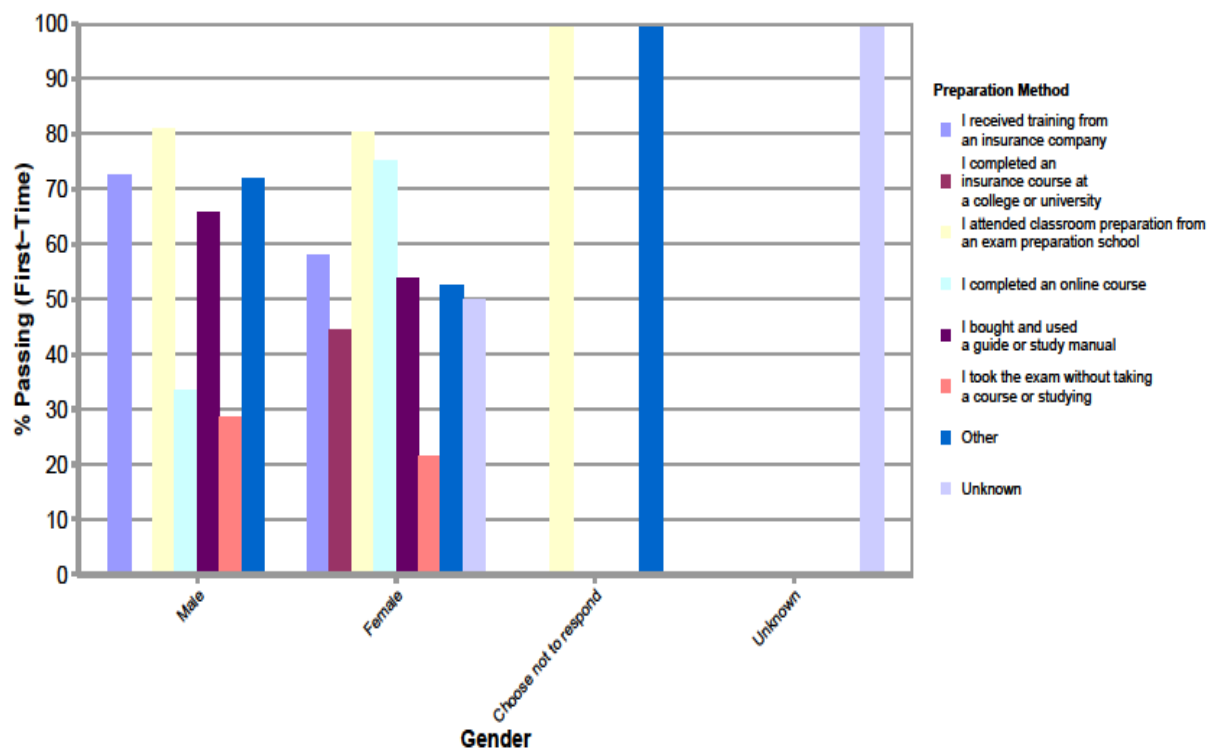


Table 81. Limited Lines Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	202	70.8	143	74.64	13.13
	Mexico	46	65.2	30	75.72	13.21
	the Caribbean	0	-	-	-	-
	Central America	4	25.0	1	61.00	15.58
	South America	4	100.0	4	80.25	7.97
	Spain	0	-	-	-	-
	Other	10	60.0	6	73.10	18.08
	No response	1	100.0	1	83.00	.
Female	the United States	694	57.8	401	70.54	12.91
	Mexico	174	58.6	102	71.80	13.25
	the Caribbean	7	71.4	5	75.14	13.80
	Central America	14	57.1	8	72.43	14.05
	South America	3	100.0	3	74.67	3.06
	Spain	0	-	-	-	-
	Other	11	72.7	8	76.09	10.30
	No response	5	60.0	3	69.80	13.63
Choose not to respond	the United States	2	50.0	1	75.00	25.46
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	100.0	1	79.00	.
	No response	0	-	-	-	-
No response	the United States	1	0.0	0	51.00	.
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	2	100.0	2	73.00	4.24

Figure 74. Limited Lines Percent Passing by National Origin within Gender

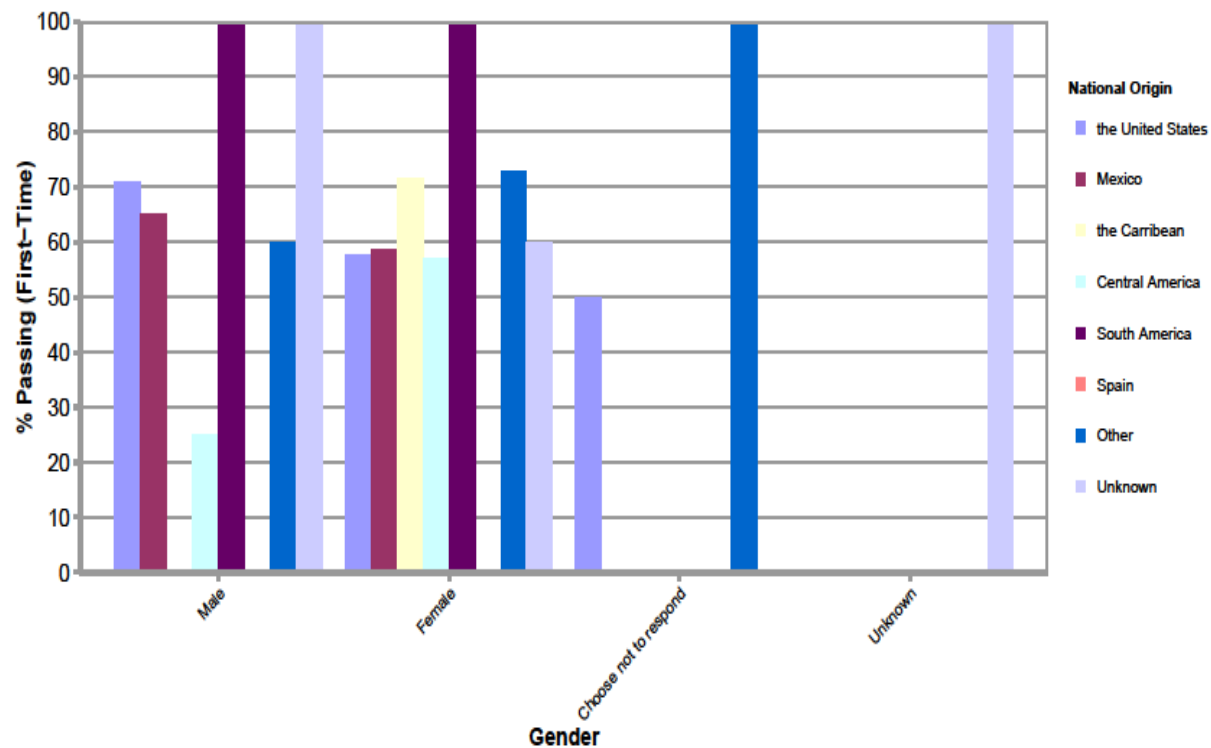


Table 82. Limited Lines Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	6	83.3	5	78.67	12.97
	Two-year college degree (Associate's Degree)	2	50.0	1	73.00	22.63
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	89.00	.
	No response	0	-	-	-	-
Black / African-American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	39	61.5	24	71.18	12.17
	Two-year college degree (Associate's Degree)	13	84.6	11	75.92	8.64
	Four-year college degree (Bachelor's Degree)	6	66.7	4	75.67	13.85
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Hispanic / Latino American	Did not finish high school	19	36.8	7	62.05	15.72
	High school diploma or equivalent	738	57.2	422	70.46	13.06
	Two-year college degree (Associate's Degree)	184	64.7	119	72.78	12.09
	Four-year college degree (Bachelor's Degree)	27	77.8	21	77.04	9.88
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	37	67.6	25	73.73	10.40

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	No response	3	0.0	0	59.67	9.29
Native American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	1	0.0	0	66.00	.
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	1	0.0	0	55.00	.
	High school diploma or equivalent	40	57.5	23	73.05	15.39
	Two-year college degree (Associate's Degree)	20	95.0	19	84.25	9.90
	Four-year college degree (Bachelor's Degree)	7	85.7	6	83.71	10.61
	Advanced college degree (Master's degree or Doctorate)	3	100.0	3	90.33	4.16
	Choose not to respond	1	100.0	1	91.00	.
	No response	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	9	66.7	6	74.44	20.77
	Two-year college degree (Associate's Degree)	1	100.0	1	74.00	.
	Four-year college degree (Bachelor's Degree)	1	100.0	1	79.00	.
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	100.00	.
	Choose not to respond	2	100.0	2	87.00	0.00
	No response	0	-	-	-	-
	No response	0	-	-	-	-
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	8	62.5	5	74.50	13.08
	Two-year college degree (Associate's Degree)	5	100.0	5	86.80	7.16
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	3	100.0	3	81.00	2.00
	No response	0	-	-	-	-
	No response	0	-	-	-	-
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	89.00	.
	No response	2	100.0	2	73.00	4.24
	No response	2	100.0	2	73.00	4.24

Figure 75. Limited Lines Percent Passing by Education Level within Ethnicity

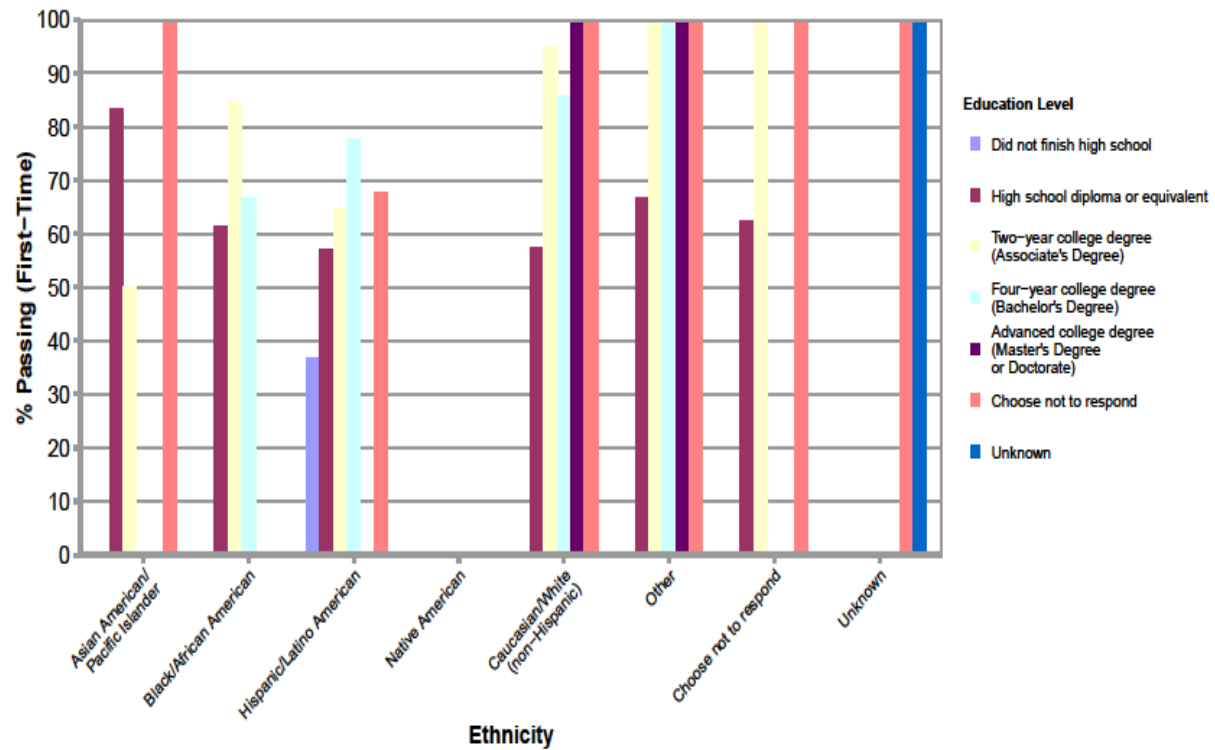


Table 83. Limited Lines Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	1	100.0	1	89.00	.
	Yes, less than 30 hours	5	80.0	4	79.60	14.28
	No	3	66.7	2	73.33	16.01
	No response	0	-	-	-	-
Black / African-American	Yes, more than 30 hours	29	58.6	17	70.48	12.28
	Yes, less than 30 hours	17	88.2	15	78.88	10.07
	No	11	63.6	7	70.64	8.72
	No response	1	0.0	0	55.00	.
Hispanic / Latino American	Yes, more than 30 hours	368	60.1	221	70.83	12.93
	Yes, less than 30 hours	365	66.8	244	73.62	12.92
	No	273	47.3	129	67.82	12.07
	No response	2	0.0	0	56.50	10.61
Native American	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	0	-	-	-	-
	No	1	0.0	0	66.00	.
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	23	73.9	17	77.09	13.56
	Yes, less than 30 hours	22	72.7	16	80.23	14.27
	No	27	70.4	19	76.74	15.77
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	7	85.7	6	82.86	14.55
	Yes, less than 30 hours	5	80.0	4	75.40	22.66
	No	2	50.0	1	70.00	24.04
	No response	0	-	-	-	-
Choose not to respond	Yes, more than 30 hours	3	66.7	2	75.33	11.59
	Yes, less than 30 hours	6	66.7	4	78.17	14.84
	No	7	100.0	7	82.57	8.02
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	1	100.0	1	89.00	.
	No	0	-	-	-	-
	No response	2	100.0	2	73.00	4.24

Figure 76. Limited Lines Percent Passing by Course Taken within Ethnicity

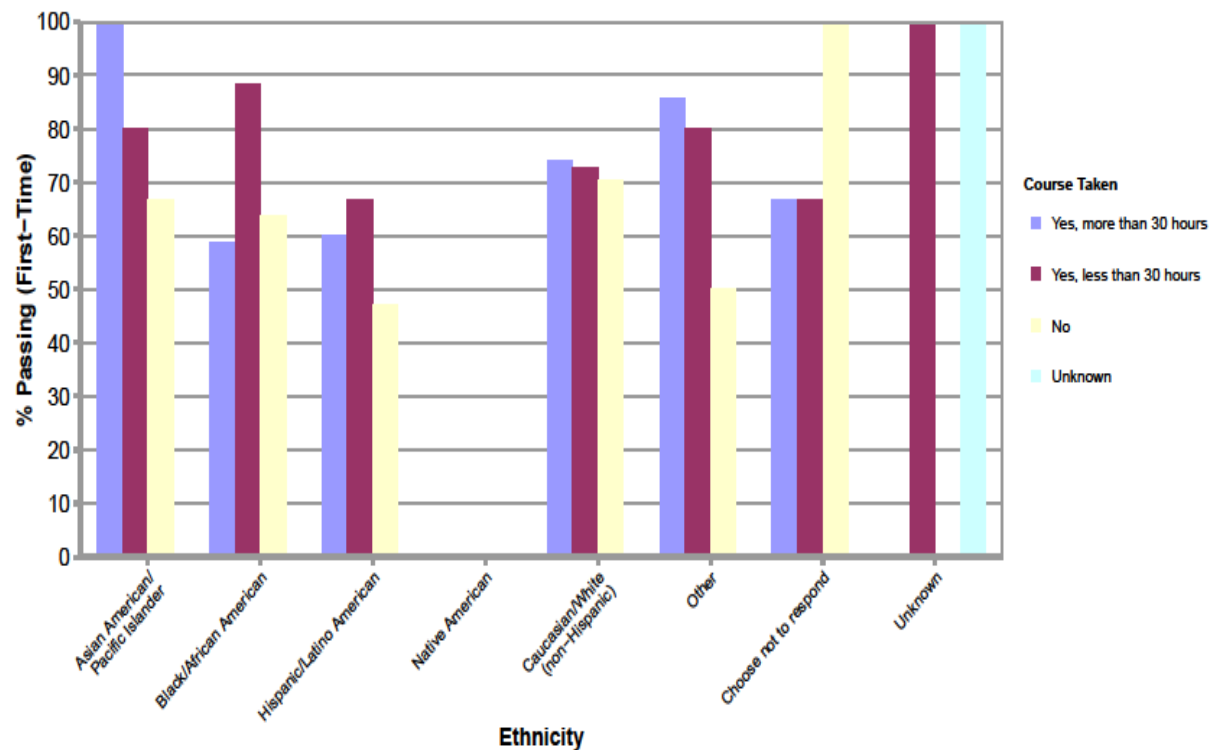


Table 84. Limited Lines Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	5	100.0	5	85.60	6.54
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	91.00	.
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	1	100.0	1	74.00	.
	I took the exam without taking a course or studying.	1	0.0	0	57.00	.
	Other	1	0.0	0	57.00	.
	No response	0	-	-	-	-
Black / African-American	I received training from an insurance company.	40	65.0	26	72.33	12.31
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	5	100.0	5	80.40	9.66
	I completed an online course.	1	100.0	1	70.00	.
	I bought and used a study guide or study manual.	6	33.3	2	67.50	9.93
	I took the exam without taking a course or studying.	2	50.0	1	64.50	7.78
	Other	4	100.0	4	79.50	6.66
	No response	0	-	-	-	-



Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Hispanic / Latino American	I received training from an insurance company.	591	59.7	353	71.54	12.83
	I completed an insurance course at a college or university.	9	44.4	4	69.33	13.23
	I attended classroom preparation from an exam preparation school.	96	79.2	76	76.34	12.88
	I completed an online course.	24	54.2	13	70.42	12.11
	I bought and used a study guide or study manual.	164	53.0	87	68.38	12.22
	I took the exam without taking a course or studying.	16	12.5	2	57.44	10.89
	Other	105	54.3	57	69.56	12.36
	No response	3	66.7	2	66.33	15.31
Native American	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	1	0.0	0	66.00	.
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company.	31	74.2	23	77.45	13.37
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	3	66.7	2	80.00	13.53
	I completed an online course.	6	83.3	5	86.00	12.00
	I bought and used a study guide or study manual.	17	76.5	13	80.53	14.32
	I took the exam without taking a course or studying.	1	100.0	1	70.00	.
	Other	13	61.5	8	74.92	16.03
	No response	1	0.0	0	40.00	.
Other	I received training from an insurance company.	10	70.0	7	74.30	19.11
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	93.00	.
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	2	100.0	2	87.00	18.38
	I took the exam without taking a course or studying.	1	100.0	1	87.00	.
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Choose not to respond	I received training from an insurance company.	9	77.8	7	79.67	12.34
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	3	66.7	2	78.67	15.63

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	3	100.0	3	80.33	9.29
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	79.00	.
	No response	0	-	-	-	-
No response	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	89.00	.
	No response	2	100.0	2	73.00	4.24

Figure 77. Limited Lines Percent Passing by Preparation Method within Ethnicity

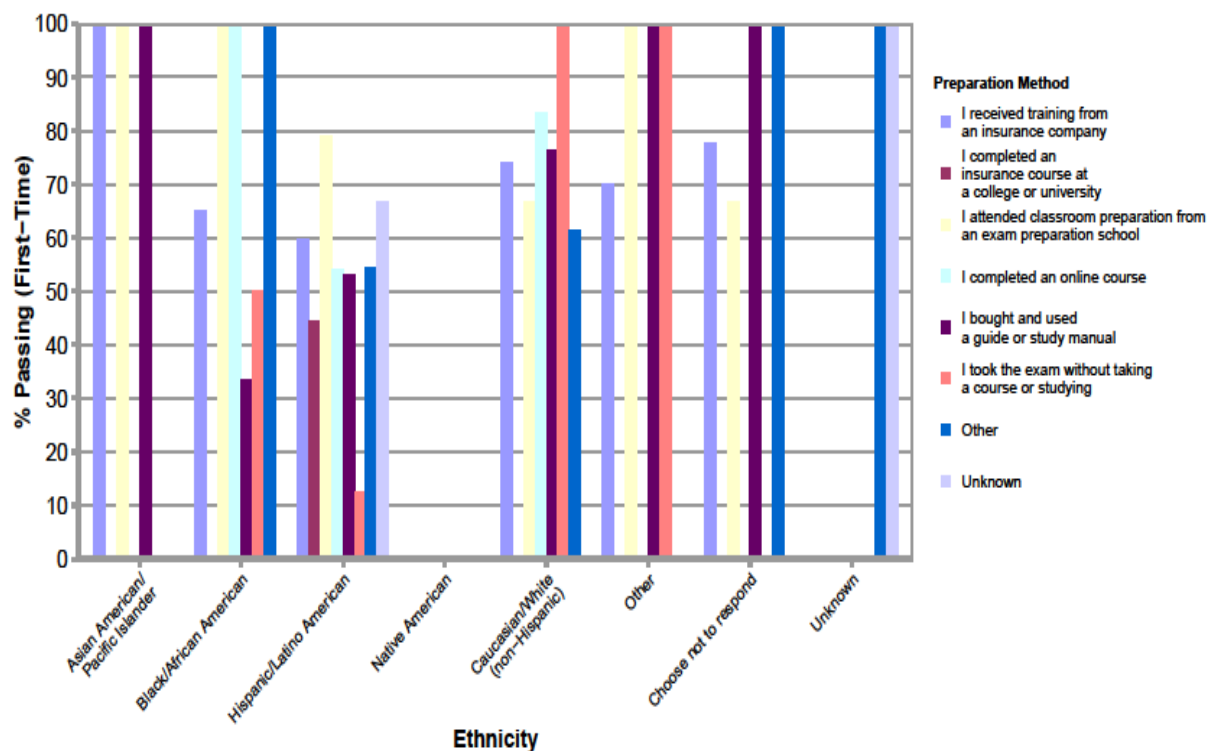


Table 85. Limited Lines Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	6	83.3	5	78.67	12.97
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	3	66.7	2	78.33	18.48
	No response	0	-	-	-	-
Black / African-American	the United States	56	69.6	39	73.07	11.66
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	0.0	0	62.50	7.78
	No response	0	-	-	-	-
Hispanic / Latino American	the United States	747	58.4	436	70.50	12.72
	Mexico	216	59.7	129	72.50	13.36
	the Caribbean	6	66.7	4	75.33	15.11
	Central America	18	50.0	9	69.89	14.75
	South America	7	100.0	7	77.86	6.62
	Spain	0	-	-	-	-
	Other	9	66.7	6	70.00	13.11
	No response	5	60.0	3	69.80	13.63
Native American	the United States	1	0.0	0	66.00	.
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	67	71.6	48	77.79	14.77
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	4	75.0	3	78.75	13.38
	No response	1	100.0	1	83.00	.
Other	the United States	9	66.7	6	74.44	20.85
	Mexico	2	100.0	2	83.00	2.83
	the Caribbean	1	100.0	1	74.00	.
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Other	2	100.0	2	93.50	9.19
	No response	0	-	-	-	-
Choose not to respond	the United States	12	83.3	10	80.75	12.28
	Mexico	2	50.0	1	74.50	12.02
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	100.0	2	77.50	2.12
	No response	0	-	-	-	-
No response	the United States	1	100.0	1	89.00	.
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	2	100.0	2	73.00	4.24

Figure 78. Limited Lines Percent Passing by National Origin within Ethnicity

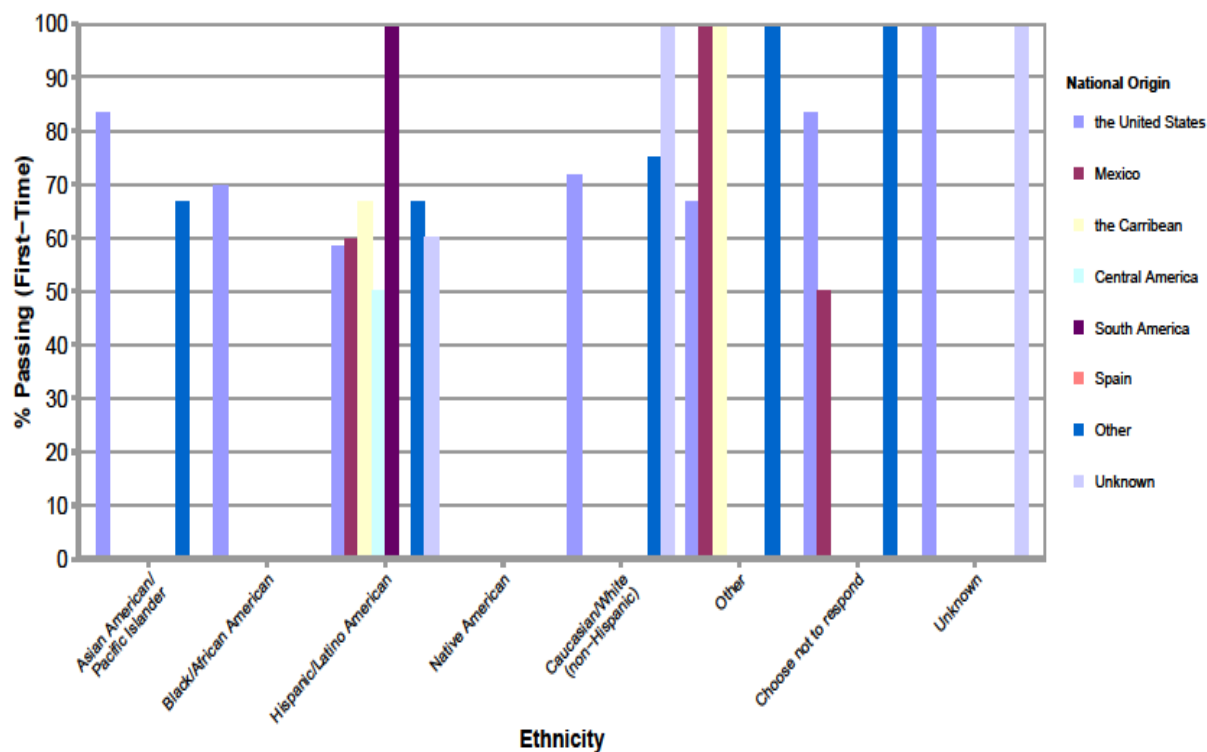


Table 86. Limited Lines Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	16	43.8	7	64.38	15.61
	High school diploma or equivalent	645	57.1	368	70.25	13.22
	Two-year college degree (Associate's Degree)	168	68.5	115	73.98	12.30
	Four-year college degree (Bachelor's Degree)	30	86.7	26	79.83	8.97
	Advanced college degree (Master's degree or Doctorate)	3	100.0	3	90.33	4.16
	Choose not to respond	36	72.2	26	75.94	9.55
	No response	1	0.0	0	66.00	.
Mexico	Did not finish high school	3	0.0	0	54.00	8.89
	High school diploma or equivalent	164	58.5	96	72.43	13.15
	Two-year college degree (Associate's Degree)	40	70.0	28	74.38	12.64
	Four-year college degree (Bachelor's Degree)	8	62.5	5	75.00	14.21
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	5	60.0	3	72.20	19.77
	No response	0	-	-	-	-
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	3	66.7	2	77.00	23.07
	Two-year college degree (Associate's Degree)	3	66.7	2	73.67	5.51
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	74.00	.
	No response	0	-	-	-	-
Central America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	13	38.5	5	66.08	14.44
	Two-year college degree (Associate's Degree)	4	75.0	3	80.00	13.11
	Four-year college degree (Bachelor's Degree)	1	100.0	1	79.00	.
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	5	100.0	5	78.40	7.83
	Two-year college degree (Associate's Degree)	1	100.0	1	74.00	.
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	79.00	.
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	1	0.0	0	42.00	.
	High school diploma or equivalent	6	83.3	5	74.83	10.53

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Two-year college degree (Associate's Degree)	10	70.0	7	76.50	11.76
	Four-year college degree (Bachelor's Degree)	2	0.0	0	62.50	7.78
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	100.00	.
	Choose not to respond	2	100.0	2	83.00	5.66
	No response	0	-	-	-	-
	Did not finish high school	0	-	-	-	-
No response	High school diploma or equivalent	4	100.0	4	79.75	4.27
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	4	50.0	2	64.75	11.59

Figure 79. Limited Lines Percent Passing by Education Level within National Origin

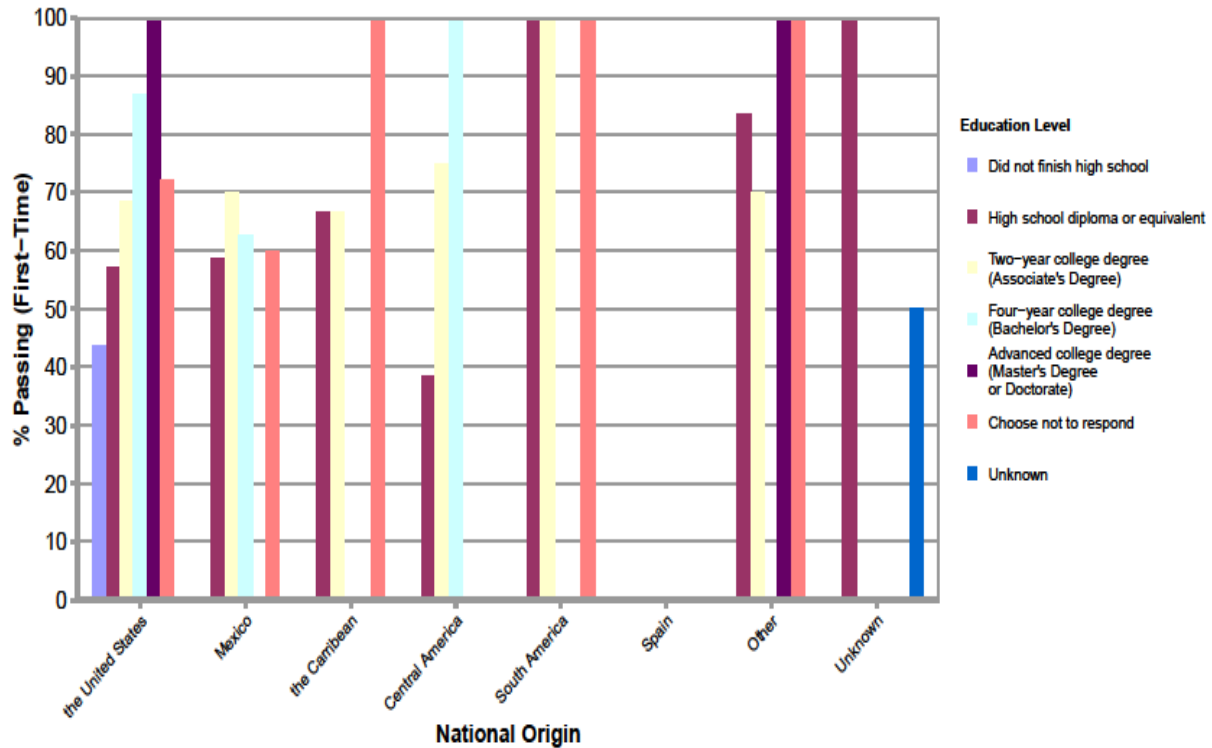


Table 87. Limited Lines Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	330	59.4	196	70.55	13.02
	Yes, less than 30 hours	304	70.1	213	74.47	13.01
	No	264	51.5	136	69.18	12.65
	No response	1	0.0	0	55.00	.
Mexico	Yes, more than 30 hours	76	64.5	49	73.41	13.17
	Yes, less than 30 hours	96	66.7	64	74.89	13.13
	No	48	39.6	19	66.83	12.40
	No response	0	-	-	-	-
the Caribbean	Yes, more than 30 hours	4	100.0	4	78.00	5.23
	Yes, less than 30 hours	3	33.3	1	71.33	22.19
	No	0	-	-	-	-
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	9	55.6	5	75.00	13.77
	Yes, less than 30 hours	8	37.5	3	63.88	15.37
	No	1	100.0	1	72.00	.
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	3	100.0	3	75.67	6.66
	Yes, less than 30 hours	3	100.0	3	80.00	8.54
	No	1	100.0	1	78.00	.
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	8	75.0	6	78.00	14.75
	Yes, less than 30 hours	6	50.0	3	72.33	12.27
	No	8	75.0	6	73.62	15.42
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	1	100.0	1	79.00	.
	Yes, less than 30 hours	1	100.0	1	83.00	.
	No	2	100.0	2	78.50	6.36
	No response	4	50.0	2	64.75	11.59

Figure 80. Limited Lines Percent Passing by Course Taken within National Origin

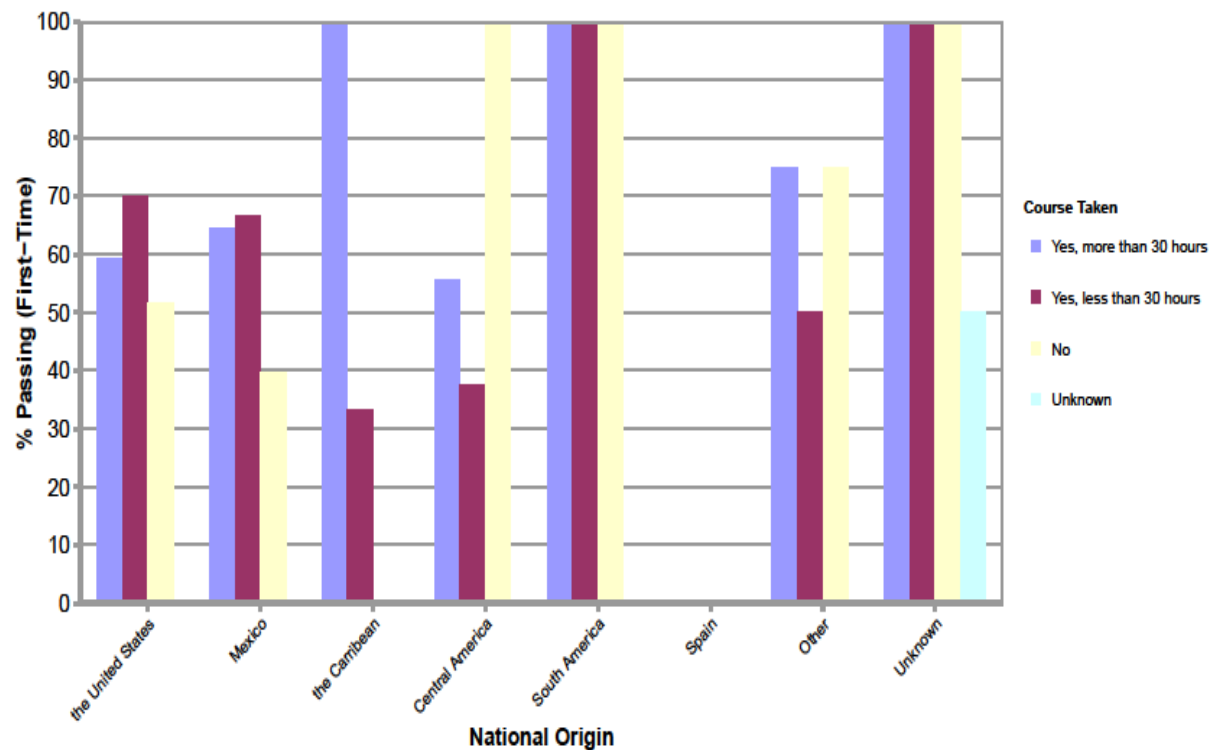


Table 88. Limited Lines Examinees by Preparation Method within National Origin

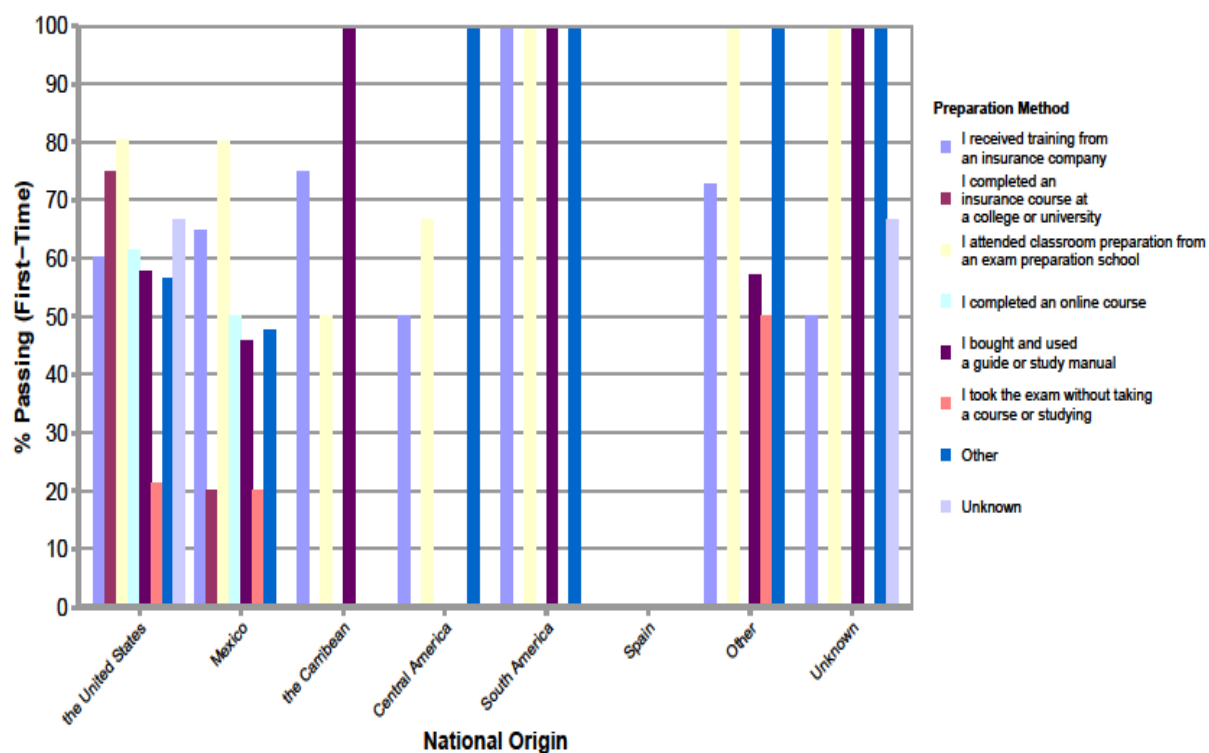
National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	516	60.1	310	71.53	12.99
	I completed an insurance course at a college or university.	4	75.0	3	73.25	8.14
	I attended classroom preparation from an exam preparation school.	81	80.2	65	76.73	12.33
	I completed an online course.	26	61.5	16	74.19	13.43
	I bought and used a study guide or study manual.	156	57.7	90	69.79	13.00
	I took the exam without taking a course or studying.	14	21.4	3	60.00	9.27
	Other	99	56.6	56	70.40	13.12
	No response	3	66.7	2	63.33	20.43
Mexico	I received training from an insurance company.	139	64.7	90	73.88	12.97
	I completed an insurance course at a college or university.	5	20.0	1	66.20	16.51
	I attended classroom preparation from an exam preparation school.	20	80.0	16	78.40	14.86
	I completed an online course.	6	50.0	3	68.83	11.62
	I bought and used a study guide or study manual.	24	45.8	11	69.50	11.03
	I took the exam without taking a course or studying.	5	20.0	1	55.60	14.74
	Other	21	47.6	10	69.00	11.85
	No response	0	-	-	-	-



National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the Caribbean	I received training from an insurance company.	4	75.0	3	79.00	11.58
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	50.0	1	68.00	24.04
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	1	100.0	1	74.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	10	50.0	5	70.70	14.86
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	3	66.7	2	76.00	10.82
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	3	0.0	0	54.00	10.82
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	2	100.0	2	80.50	12.02
	No response	0	-	-	-	-
South America	I received training from an insurance company.	4	100.0	4	74.75	5.74
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	89.00	.
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	1	100.0	1	78.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	79.00	.
	No response	0	-	-	-	-
Spain	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Other	I received training from an insurance company.	11	72.7	8	74.82	14.34
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	72.00	.

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	7	57.1	4	75.57	15.90
	I took the exam without taking a course or studying.	2	50.0	1	72.00	21.21
	Other	1	100.0	1	79.00	.
	No response	0	-	-	-	-
No response	I received training from an insurance company.	2	50.0	1	69.00	7.07
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	83.00	.
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	1	100.0	1	79.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	83.00	.
	No response	3	66.7	2	65.00	14.18

Figure 81. Limited Lines Percent Passing by Preparation Method within National Origin



## Managing General Agent

First-time examinee volume is insufficient to include overall statistical information or statistical comparisons between demographic groups.

## Public Insurance Adjuster

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 89. Public Insurance Adjuster Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	115	53.0	61	68.47	12.86

Table 90. Public Insurance Adjuster Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	91	54.9	50	69.34	11.94
Female	18	38.9	7	62.11	16.68
Choose not to respond	5	60.0	3	72.20	6.30
No response	1	100.0	1	85.00	.

Figure 82. Public Insurance Adjuster Percent Passing by Gender

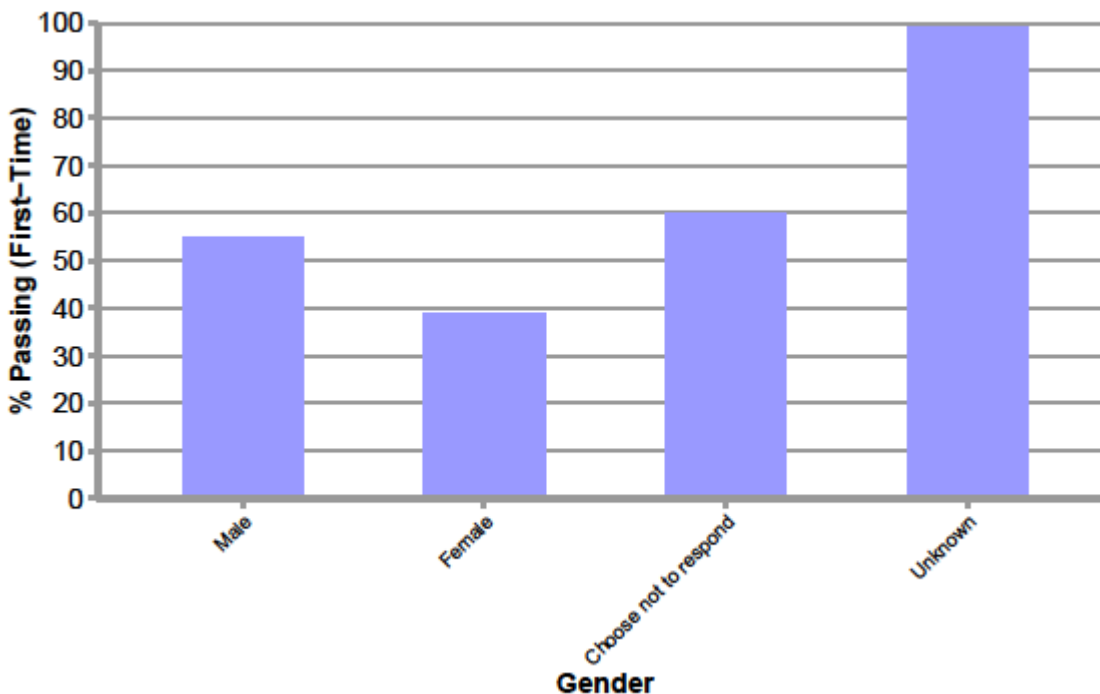


Table 91. Public Insurance Adjuster Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1	0.0	0	48.00	.
Black / African-American	3	33.3	1	63.33	9.02
Hispanic / Latino American	23	21.7	5	58.48	14.32
Native American	1	100.0	1	86.00	.
Caucasian / White (non-Hispanic)	73	61.6	45	71.14	10.37
Other	2	50.0	1	70.00	15.56
Choose not to respond	11	63.6	7	71.55	14.83
No response	1	100.0	1	85.00	.

Figure 83. Public Insurance Adjuster Percent Passing by Ethnicity

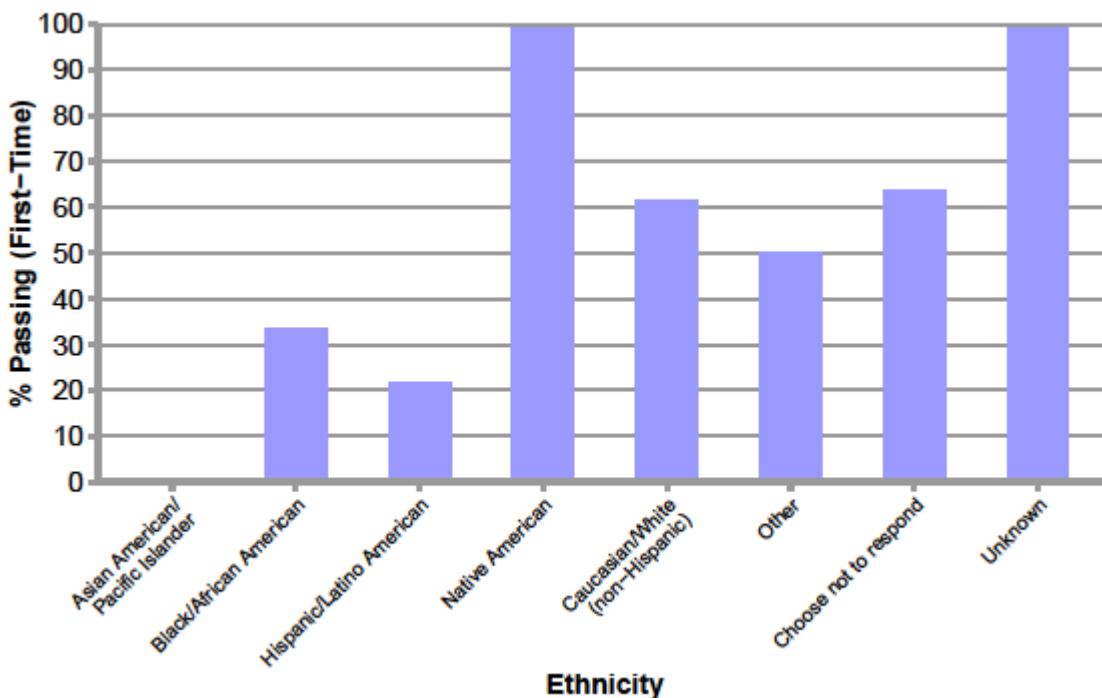


Table 92. Public Insurance Adjuster Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	47	70.2	33	71.32	12.18
Yes, less than 30 hours	26	50.0	13	67.69	12.59
No	41	34.1	14	65.29	13.23
No response	1	100.0	1	85.00	.

Figure 84. Public Insurance Adjuster Percent Passing by Course Taken

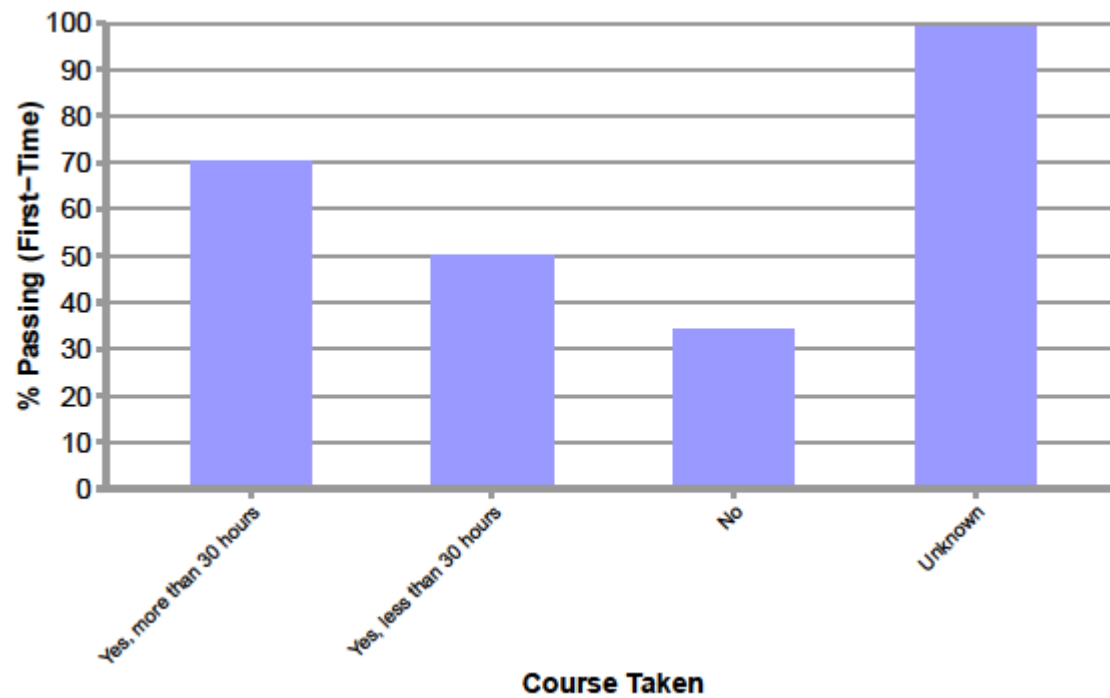


Table 93. Public Insurance Adjuster Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	22	77.3	17	75.00	7.45
Between \$50,000 and \$100,000	45	55.6	25	68.89	12.04
Between \$25,000 and \$50,000	27	40.7	11	64.78	13.84
Less than \$25,000	19	36.8	7	65.26	15.31
No response	2	50.0	1	67.50	24.75

Figure 85. Public Insurance Adjuster Percent Passing by Income Level

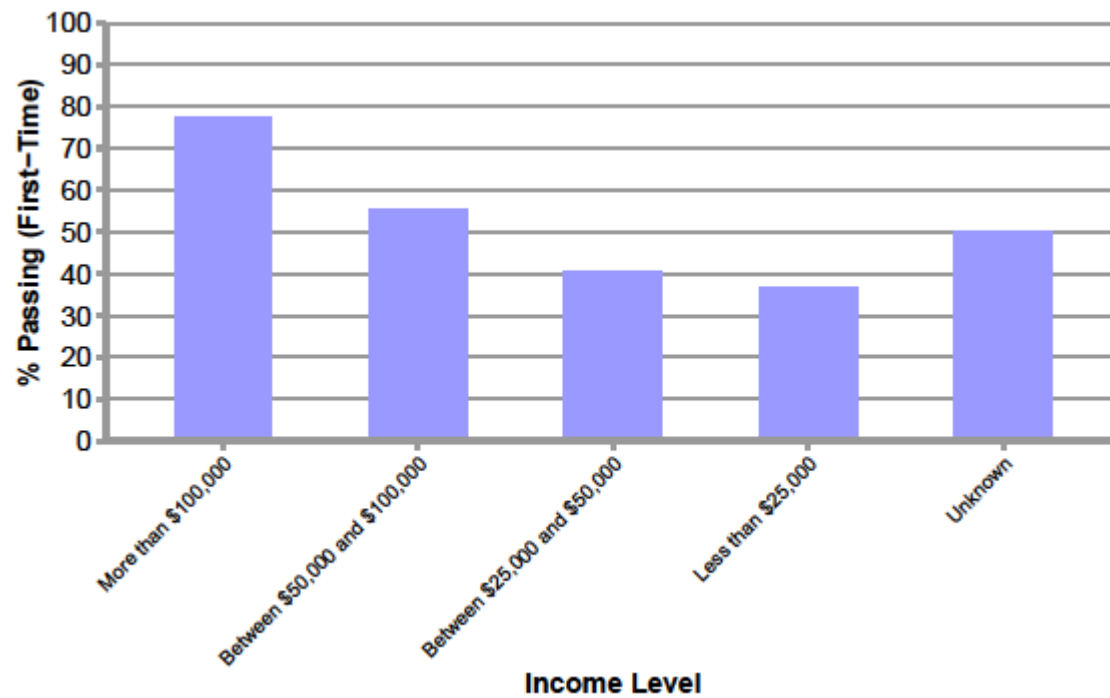


Table 94. Public Insurance Adjuster Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	49	38.8	19	65.24	13.23
Between 31 and 50 hours	41	58.5	24	70.10	12.13
Between 51 and 70 hours	6	66.7	4	69.17	11.05
More than 70 hours	18	72.2	13	72.39	12.83
No response	1	100.0	1	85.00	.

Figure 86. Public Insurance Adjuster Percent Passing by Total Hours Spent Studying

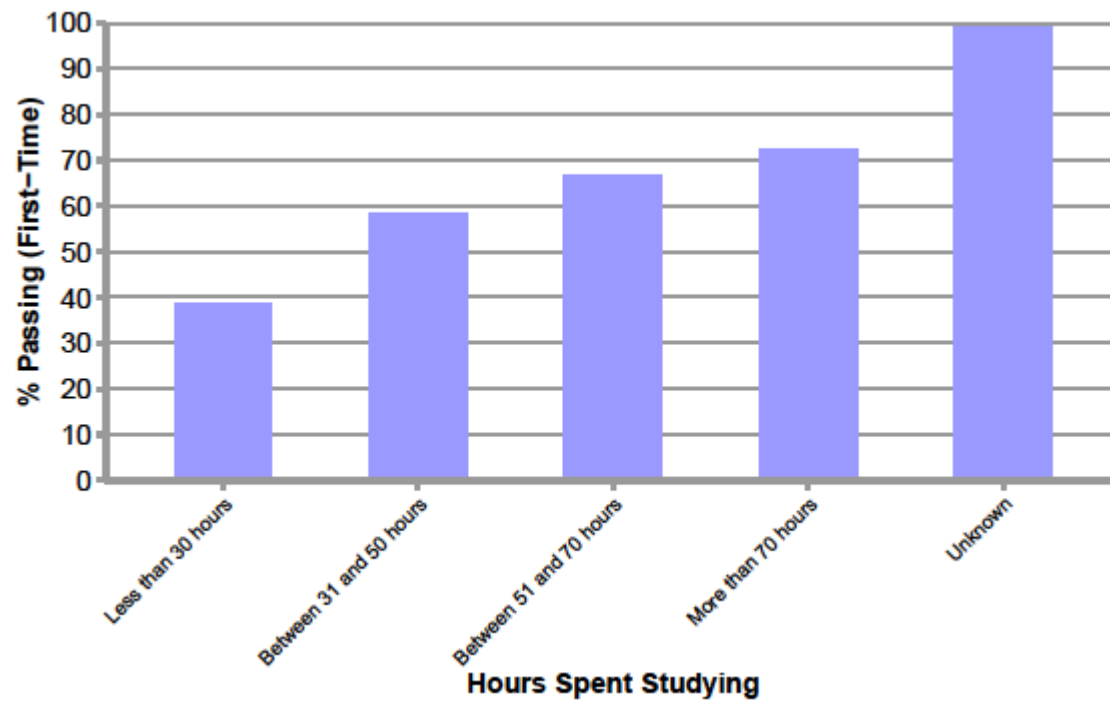


Table 95. Public Insurance Adjuster Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	106	54.7	58	68.57	12.62
Spanish	3	0.0	0	54.67	11.02
Other	0	-	-	-	-
Choose not to respond	4	50.0	2	76.75	11.95
No response	2	50.0	1	67.50	24.75

Figure 87. Public Insurance Adjuster Percent Passing by Primary Language

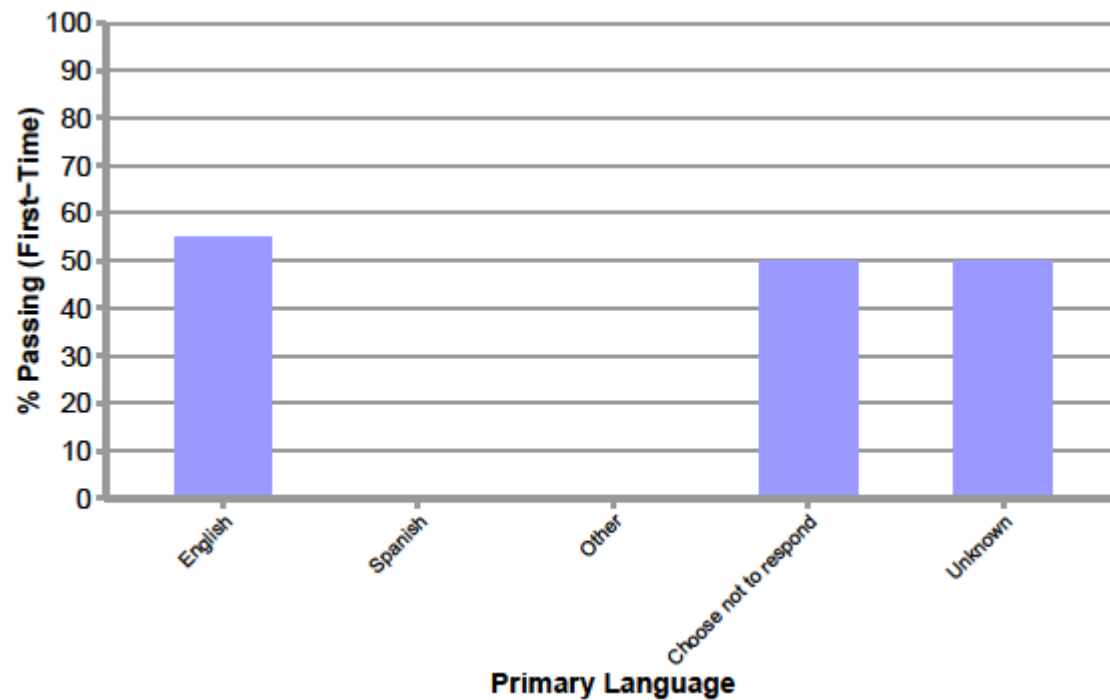


Table 96. Public Insurance Adjuster Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	1	100.0	1	77.00	.
High school diploma or equivalent	42	35.7	15	64.19	12.73
Two-year college degree (Associate's Degree)	19	63.2	12	70.21	11.40
Four-year college degree (Bachelor's Degree)	31	61.3	19	70.97	10.93
Advanced college degree (Master's degree or Doctorate)	13	69.2	9	69.77	16.27
Choose not to respond	7	57.1	4	74.57	14.36
No response	2	50.0	1	69.00	22.63



Figure 88. Public Insurance Adjuster Percent Passing by Education Level

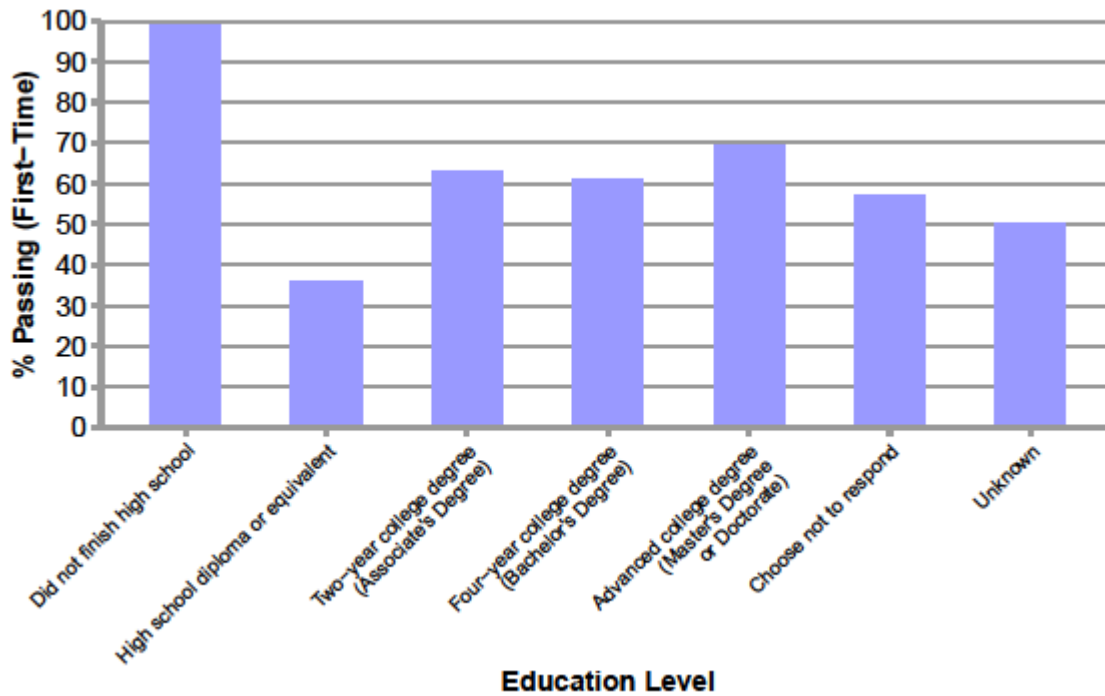


Table 97. Public Insurance Adjuster Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	2	100.0	2	75.50	3.54
I completed an insurance course at a college or university.	0	-	-	-	-
I attended classroom preparation from an exam preparation school.	5	80.0	4	69.40	14.98
I completed an online course.	31	67.7	21	71.42	11.81
I bought and used a study guide or study manual.	45	53.3	24	68.42	13.79
I took the exam without taking a course or studying.	8	12.5	1	61.50	8.45
Other	23	34.8	8	65.48	12.89
No response	1	100.0	1	85.00	.

Figure 89. Public Insurance Adjuster Percent Passing by Preparation Method

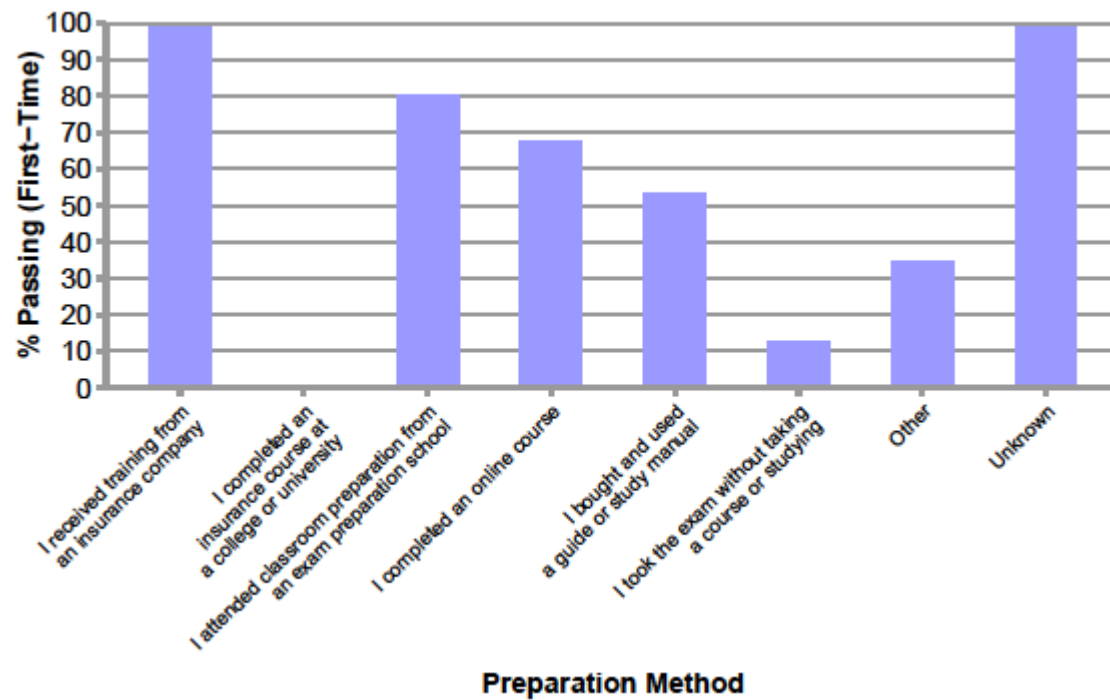
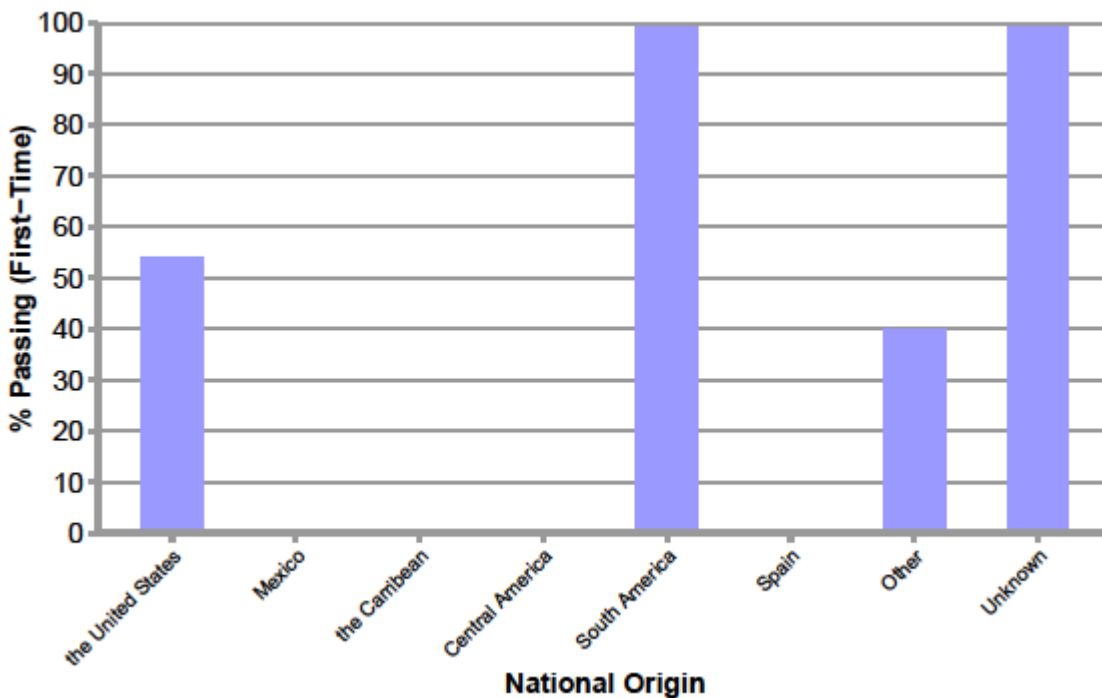


Table 98. Public Insurance Adjuster Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	104	53.8	56	68.79	12.59
Mexico	3	0.0	0	47.00	6.08
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	1	100.0	1	79.00	.
Spain	0	-	-	-	-
Other	5	40.0	2	67.00	11.73
No response	2	100.0	2	82.50	3.54

Figure 90. Public Insurance Adjuster Percent Passing by National Origin



### General Lines – Property & Casualty

Statistically significant differences were found between males and females, Caucasian / White (non-Hispanic) and all other self-reported ethnicities, and between English and Spanish speakers. Males, Caucasian / White (non-Hispanic), and English speakers scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates per group. Because there wasn't a clear reference group for the other, questions statistical significance was not determined.

Table 99. General Lines – Property & Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
First-time	7,870	60.0	4,719	70.93	12.47

Table 100. General Lines – Property & Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Male	3,063	68.0	2,082	73.41	11.53
Female	4,714	54.8	2,583	69.33	12.73
Choose not to respond	67	64.2	43	73.70	12.98
No response	26	42.3	11	62.81	18.29

Figure 91. General Lines – Property & Casualty Percent Passing by Gender

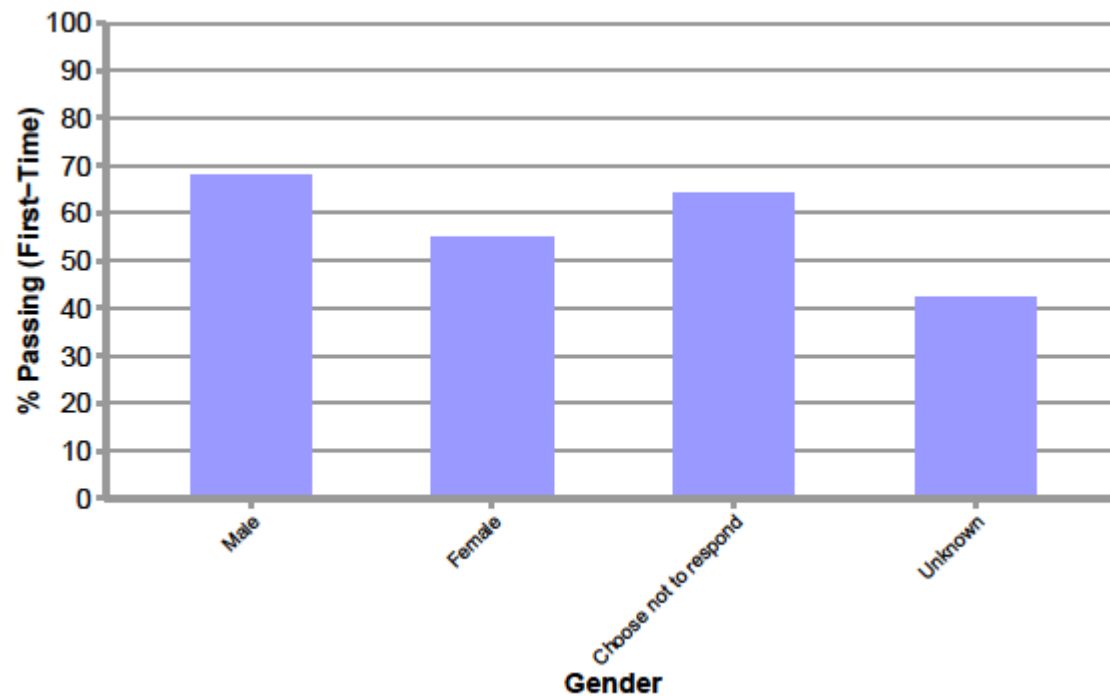


Table 101. General Lines – Property & Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Asian American / Pacific Islander	303	55.1	167	69.74	13.19
Black / African-American	740	61.9	458	71.62	11.11
Hispanic / Latino American	2,805	43.7	1,225	65.95	13.11
Native American	31	71.0	22	73.16	9.81
Caucasian / White (non-Hispanic)	3,509	73.0	2,562	74.94	10.39
Other	200	55.0	110	68.23	14.09
Choose not to respond	242	66.1	160	73.24	11.73
No response	40	37.5	15	63.35	16.95

Figure 92. General Lines – Property & Casualty Percent Passing by Ethnicity

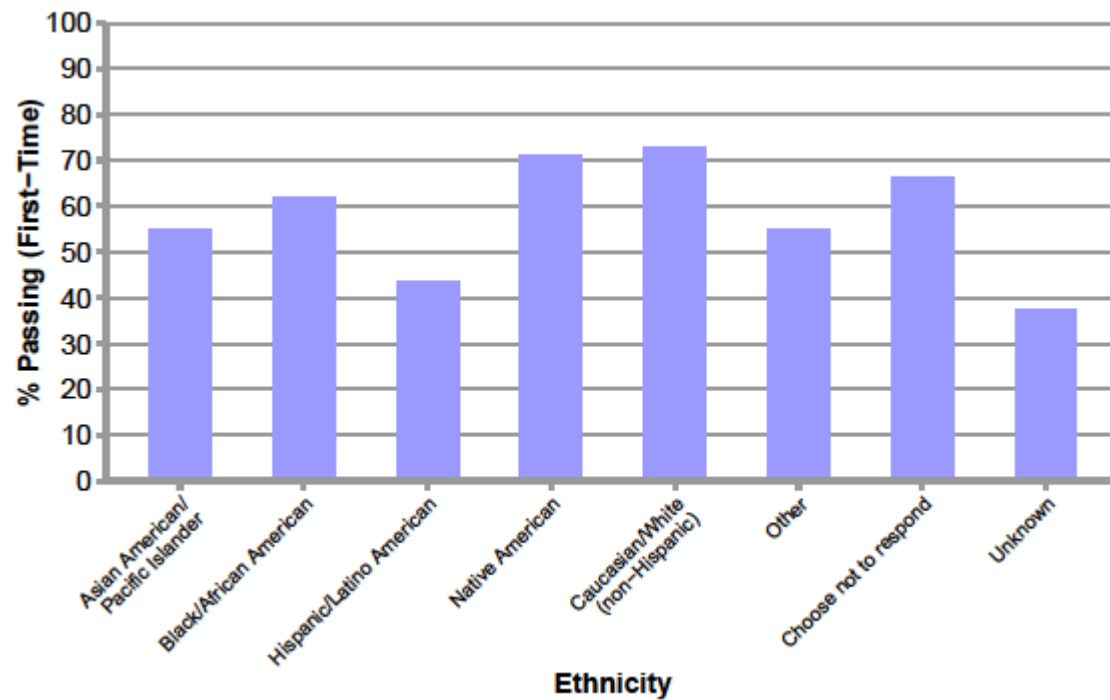


Table 102. General Lines – Property & Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	3,938	62.8	2,473	71.83	12.11
Yes, less than 30 hours	2,699	60.7	1,639	71.28	12.22
No	1,196	49.4	591	67.44	13.32
No response	37	43.2	16	63.57	17.53

Figure 93. General Lines – Property & Casualty Percent Passing by Course Taken

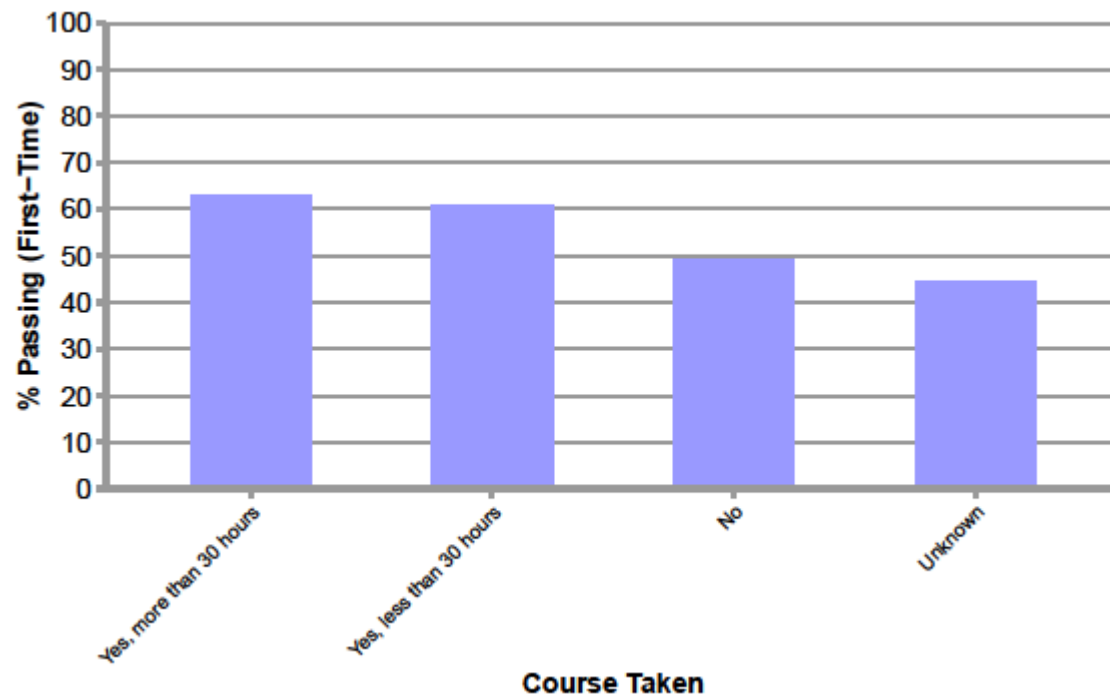


Table 103. General Lines – Property & Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
More than \$100,000	449	79.3	356	77.45	11.32
Between \$50,000 and \$100,000	1,291	76.8	992	75.89	9.89
Between \$25,000 and \$50,000	3,180	63.2	2,011	71.87	11.78
Less than \$25,000	2,877	45.9	1,321	66.72	12.87
No response	73	53.4	39	68.44	15.78

Figure 94. General Lines – Property & Casualty Percent Passing by Income Level

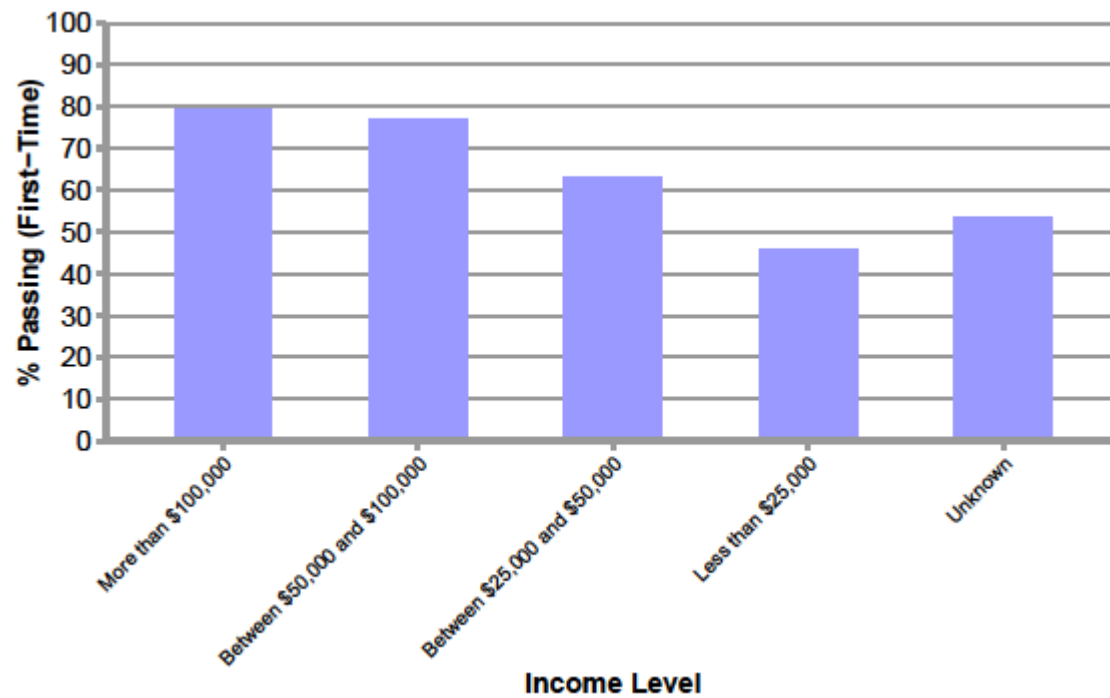


Table 104. General Lines – Property & Casualty Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Less than 30 hours	2,378	49.5	1,177	68.07	12.75
Between 31 and 50 hours	3,492	64.8	2,263	72.37	11.87
Between 51 and 70 hours	1,201	65.3	784	72.54	12.25
More than 70 hours	736	62.5	460	71.05	12.65
No response	63	55.6	35	67.44	16.67

Figure 95. General Lines – Property & Casualty Percent Passing by Total Hours Spent Studying

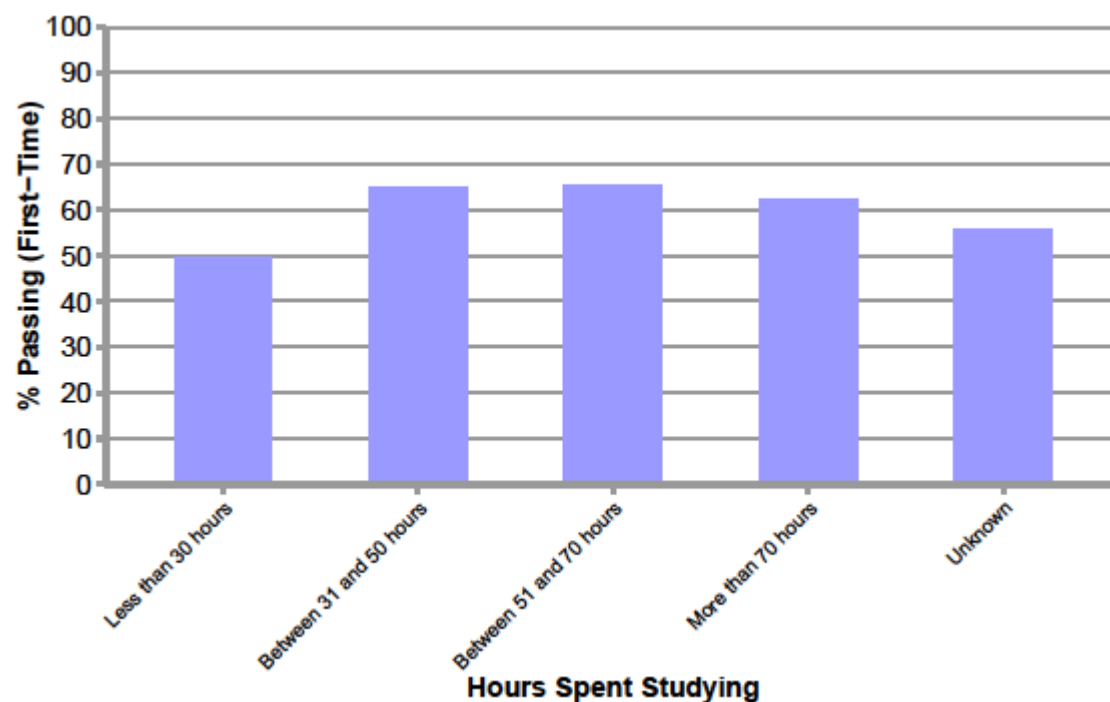


Table 105. General Lines – Property & Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	6,885	62.7	4,314	71.82	11.97
Spanish	653	38.1	249	63.97	13.67
Other	211	45.5	96	65.24	14.57
Choose not to respond	63	46.0	29	68.02	13.74
No response	58	53.4	31	67.60	15.85



Figure 96. General Lines – Property & Casualty Percent Passing by Primary Language

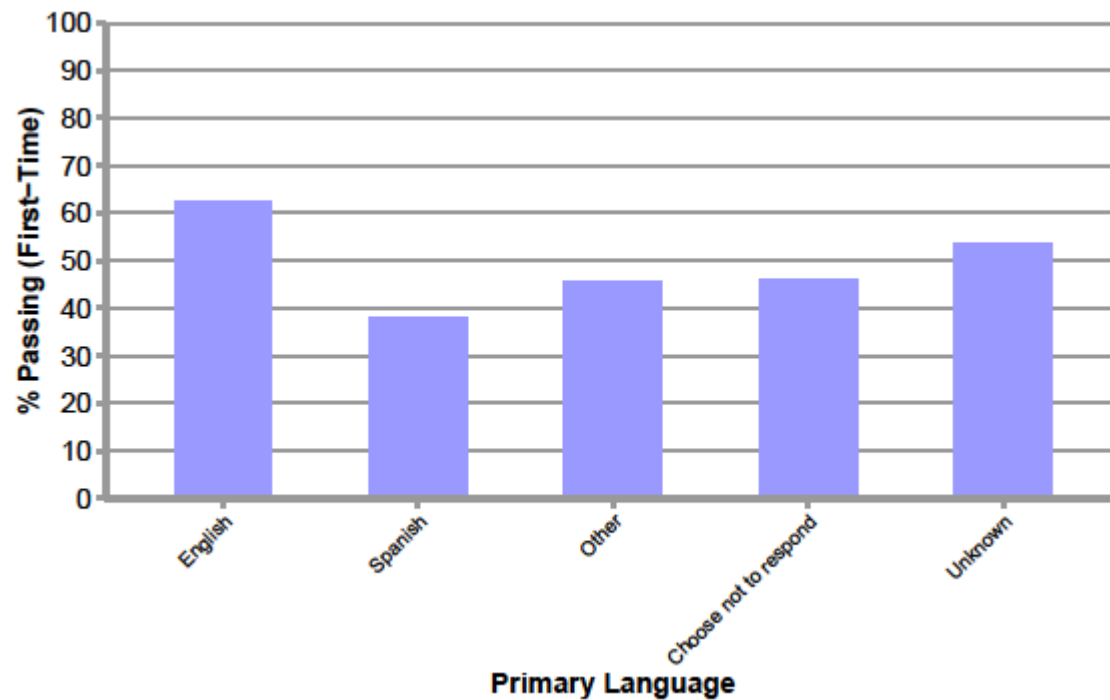


Table 106. General Lines – Property & Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	70	50.0	35	65.30	14.25
High school diploma or equivalent	3,198	49.6	1,587	67.68	12.76
Two-year college degree (Associate's Degree)	1,503	50.8	763	68.64	12.16
Four-year college degree (Bachelor's Degree)	2,330	77.1	1,797	76.09	10.10
Advanced college degree (Master's degree or Doctorate)	448	82.4	369	77.72	9.45
Choose not to respond	263	53.6	141	68.71	13.37
No response	58	46.6	27	66.97	15.39

Figure 97. General Lines – Property & Casualty Percent Passing by Education Level

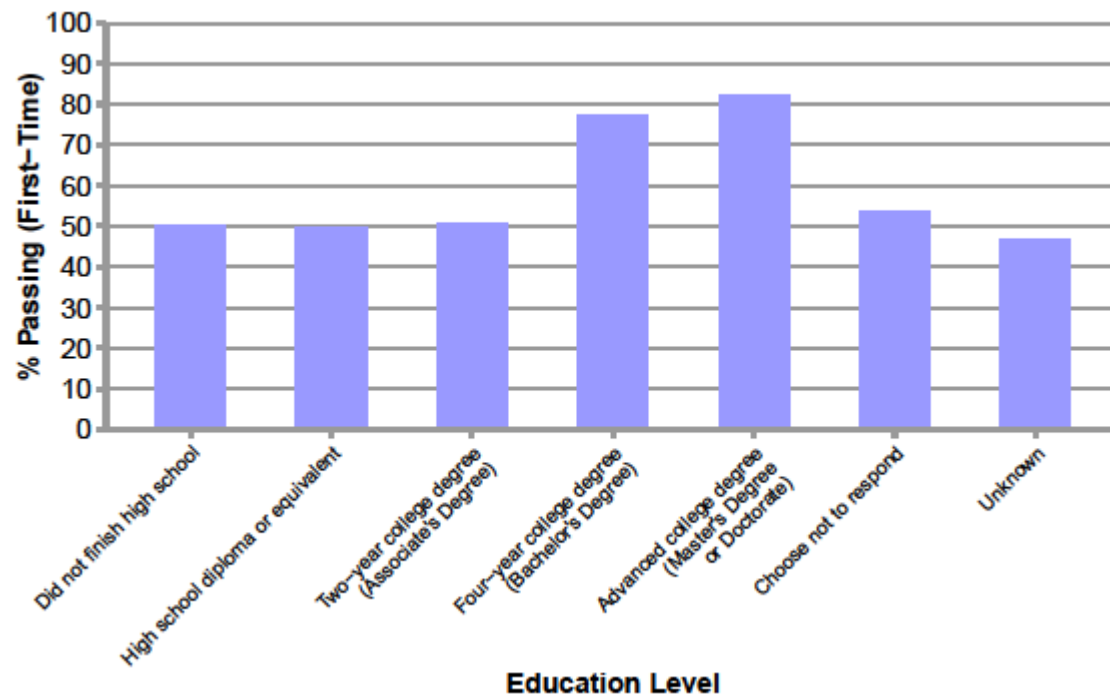


Table 107. General Lines – Property & Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	885	57.4	508	70.34	12.86
I completed an insurance course at a college or university.	232	42.2	98	65.46	13.02
I attended classroom preparation from an exam preparation school.	2,138	67.6	1,446	73.45	10.98
I completed an online course.	2,562	64.4	1,650	72.26	11.91
I bought and used a study guide or study manual.	1,592	52.1	830	68.43	13.05
I took the exam without taking a course or studying.	113	37.2	42	62.90	13.95
Other	295	39.7	117	64.53	13.63
No response	53	52.8	28	67.21	16.66

Figure 98. General Lines – Property & Casualty Percent Passing by Preparation Method

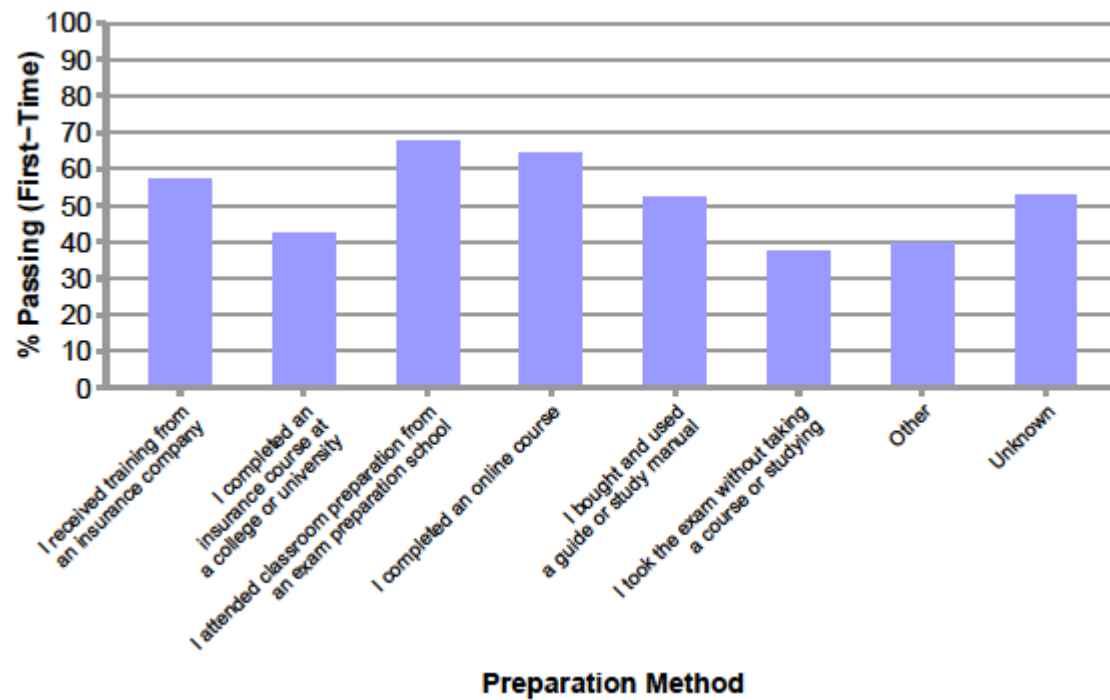


Table 108. General Lines – Property & Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	6,677	62.0	4,140	71.59	12.14
Mexico	495	42.6	211	65.67	13.15
the Caribbean	27	48.1	13	68.74	8.10
Central America	84	32.1	27	61.29	12.96
South America	54	51.9	28	69.06	12.76
Spain	1	100.0	1	70.00	.
Other	477	56.6	270	69.69	13.81
No response	55	52.7	29	67.07	15.63

Figure 99. General Lines – Property & Casualty Percent Passing by National Origin

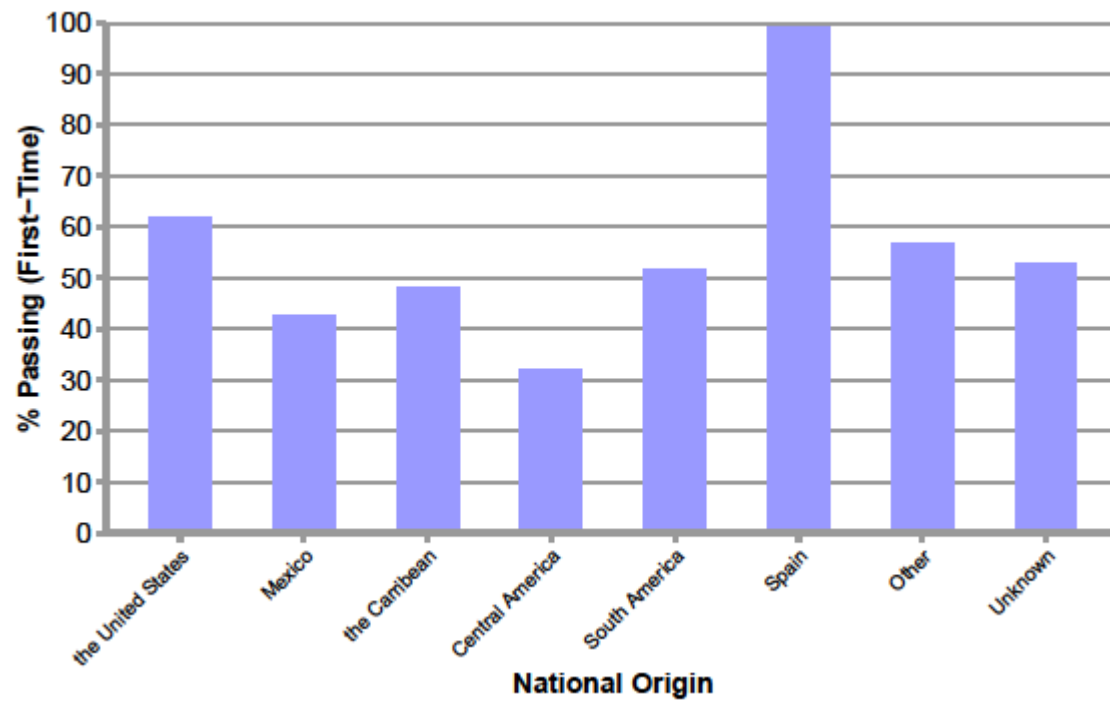


Table 109. General Lines – Property &amp; Casualty Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Asian American / Pacific Islander	144	54.2	78	71.38	12.05
	Black / African-American	324	67.9	220	72.85	11.02
	Hispanic / Latino American	884	53.1	469	69.12	12.60
	Native American	18	83.3	15	75.11	7.80
	Caucasian / White (non-Hispanic)	1,514	77.6	1,175	76.24	10.05
	Other	83	65.1	54	71.00	12.01
	Choose not to respond	92	76.1	70	75.36	11.03
	No response	4	25.0	1	68.75	2.99
Female	Asian American / Pacific Islander	159	56.0	89	68.25	14.02
	Black / African-American	415	57.1	237	70.66	11.11
	Hispanic / Latino American	1,919	39.3	755	64.49	13.08
	Native American	13	53.8	7	70.46	11.86
	Caucasian / White (non-Hispanic)	1,991	69.6	1,385	73.95	10.54
	Other	114	48.2	55	66.18	15.30
	Choose not to respond	93	55.9	52	70.73	10.90
	No response	10	30.0	3	61.70	16.53
Choose not to respond	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	2	50.0	1	64.00	11.31
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	4	50.0	2	77.25	12.20
	Other	3	33.3	1	69.67	7.64
	Choose not to respond	57	66.7	38	73.91	13.44
	No response	1	100.0	1	79.00	.
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	1	100.0	1	70.00	.
	Hispanic / Latino American	0	-	-	-	-
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	25	40.0	10	62.52	18.61

Figure 100. General Lines – Property & Casualty Percent Passing by Ethnicity within Gender

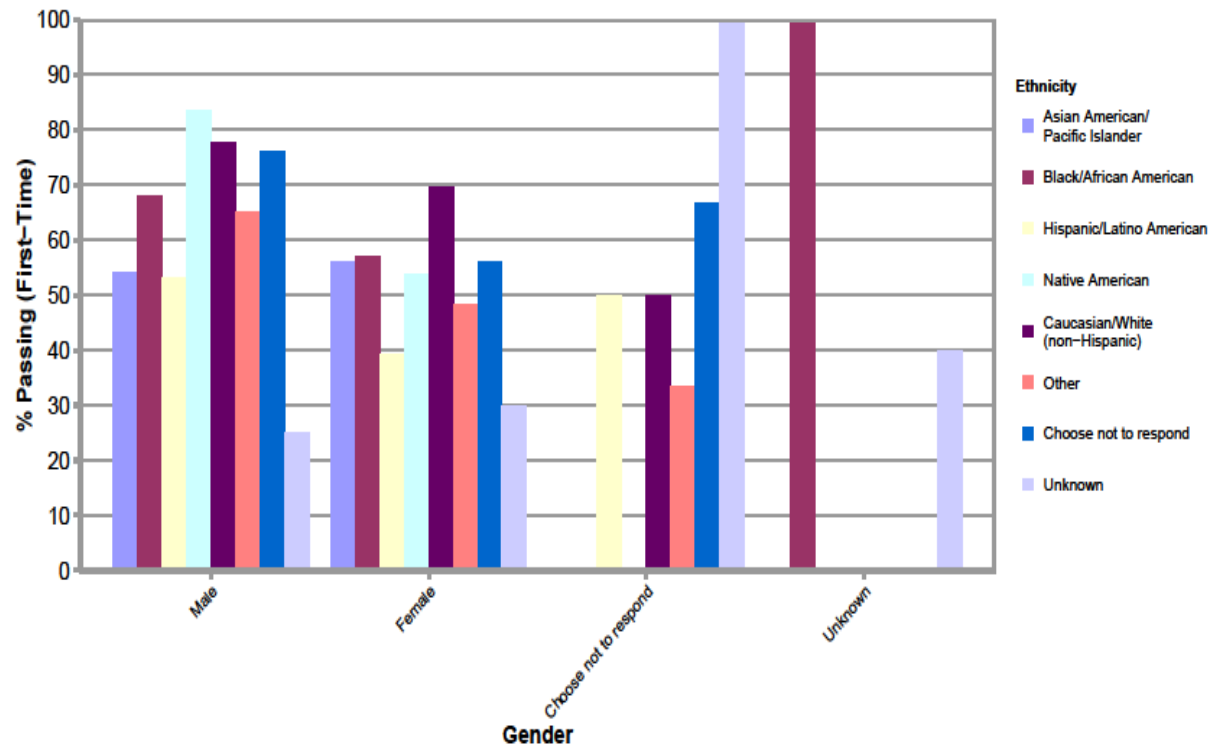


Table 110. General Lines – Property & Casualty Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	24	54.2	13	65.83	14.15
	High school diploma or equivalent	919	59.3	545	70.58	12.10
	Two-year college degree (Associate's Degree)	546	54.6	298	69.99	11.73
	Four-year college degree (Bachelor's Degree)	1,218	77.5	944	76.16	10.21
	Advanced college degree (Master's degree or Doctorate)	268	83.2	223	78.56	9.29
	Choose not to respond	82	67.1	55	72.79	11.58
	No response	6	66.7	4	70.83	14.32
Female	Did not finish high school	46	47.8	22	65.02	14.45
	High school diploma or equivalent	2,271	45.8	1,039	66.53	12.84
	Two-year college degree (Associate's Degree)	946	48.6	460	67.84	12.33
	Four-year college degree (Bachelor's Degree)	1,098	76.6	841	75.96	10.01
	Advanced college degree (Master's degree or Doctorate)	176	81.2	143	76.44	9.57
	Choose not to respond	155	43.9	68	65.47	13.59
	No response	22	45.5	10	70.41	8.62
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	6	33.3	2	64.50	14.05
	Two-year college degree (Associate's Degree)	11	45.5	5	69.73	13.13
	Four-year college degree (Bachelor's Degree)	14	85.7	12	80.07	8.32
	Advanced college degree (Master's degree or Doctorate)	4	75.0	3	78.00	10.80
	Choose not to respond	26	69.2	18	75.12	11.72
	No response	6	50.0	3	66.33	20.11
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	50.0	1	60.50	13.44
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	24	41.7	10	63.00	18.85

Figure 101. General Lines – Property & Casualty Percent Passing by Education Level within Gender

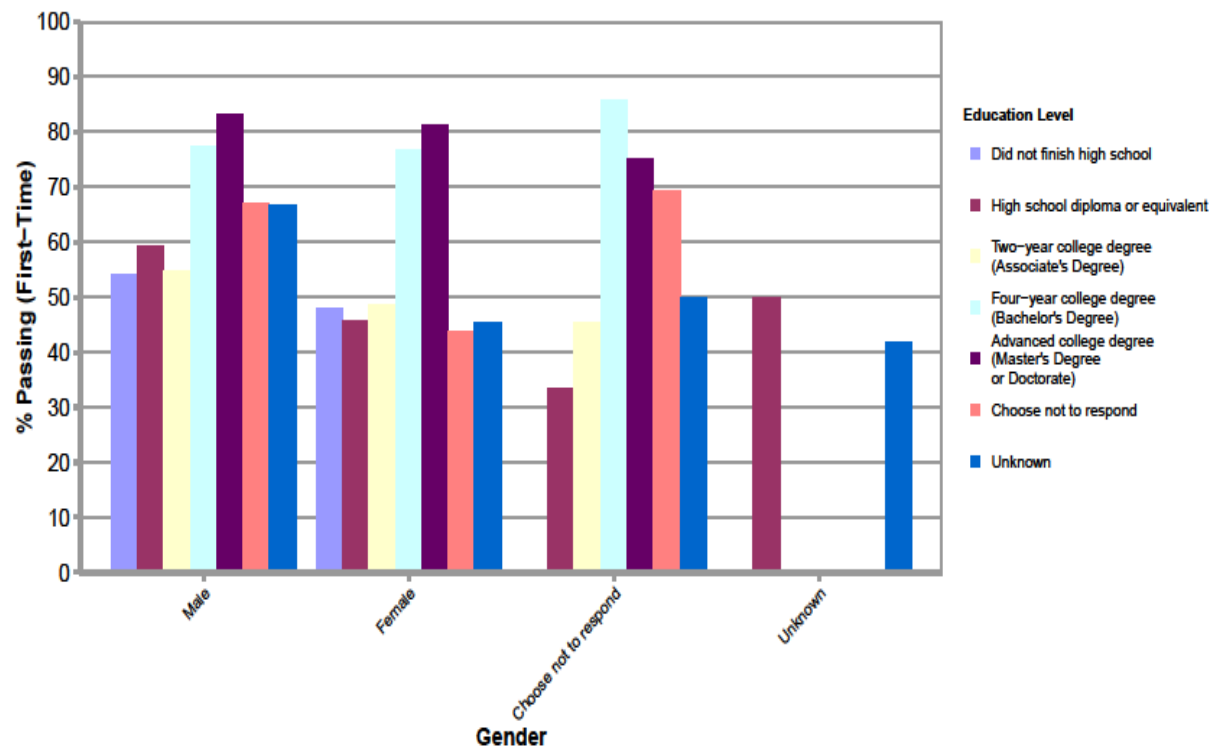


Table 111. General Lines – Property & Casualty Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	1,618	70.5	1,140	74.11	11.24
	Yes, less than 30 hours	992	68.8	682	73.63	11.51
	No	452	57.5	260	70.50	12.13
	No response	1	0.0	0	52.00	.
Female	Yes, more than 30 hours	2,295	57.3	1,316	70.18	12.47
	Yes, less than 30 hours	1,682	56.0	942	69.86	12.39
	No	728	44.0	320	65.41	13.58
	No response	9	55.6	5	68.22	13.13
Choose not to respond	Yes, more than 30 hours	24	66.7	16	75.21	9.25
	Yes, less than 30 hours	25	60.0	15	73.32	13.13
	No	15	73.3	11	75.07	14.89
	No response	3	33.3	1	58.00	23.26
No response	Yes, more than 30 hours	1	100.0	1	70.00	.
	Yes, less than 30 hours	0	-	-	-	-
	No	1	0.0	0	51.00	.
	No response	24	41.7	10	63.00	18.85



Figure 102. General Lines – Property & Casualty Percent Passing by Course Taken within Gender

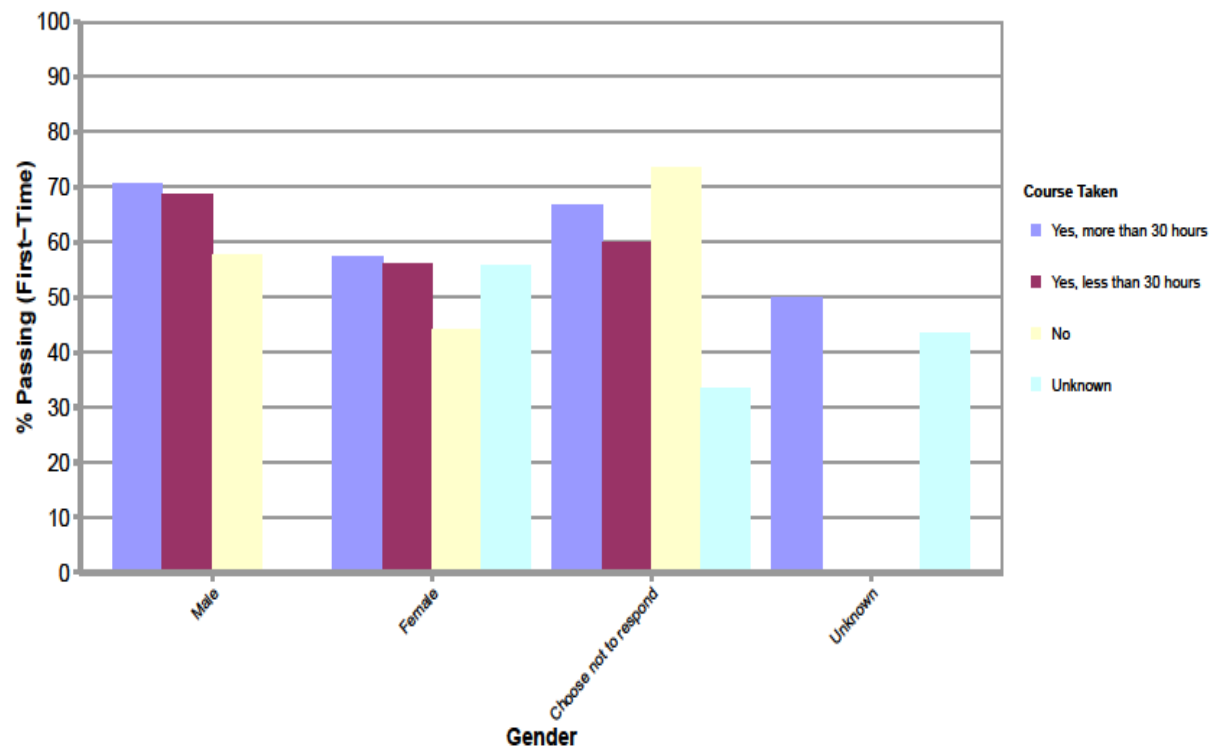


Table 112. General Lines – Property & Casualty Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	I received training from an insurance company.	351	66.7	234	73.06	11.97
	I completed an insurance course at a college or university.	82	52.4	43	69.50	11.64
	I attended classroom preparation from an exam preparation school.	756	73.9	559	75.35	10.45
	I completed an online course.	1,119	72.0	806	74.24	10.98
	I bought and used a study guide or study manual.	587	60.0	352	71.36	12.81
	I took the exam without taking a course or studying.	51	45.1	23	68.27	11.23
	Other	111	54.1	60	69.06	11.67
	No response	6	83.3	5	74.33	11.69
Female	I received training from an insurance company.	529	51.6	273	68.56	13.15
	I completed an insurance course at a college or university.	148	37.2	55	63.24	13.31
	I attended classroom preparation from an exam preparation school.	1,364	63.9	872	72.33	11.14
	I completed an online course.	1,434	58.4	838	70.68	12.38
	I bought and used a study guide or study manual.	994	47.5	472	66.73	12.88
	I took the exam without taking a course or studying.	57	31.6	18	58.39	14.73
	Other	173	27.2	47	60.53	13.35
	No response	15	53.3	8	70.07	13.19
Choose not to respond	I received training from an insurance company.	5	20.0	1	68.00	10.32
	I completed an insurance course at a college or university.	2	0.0	0	63.50	6.36
	I attended classroom preparation from an exam preparation school.	17	82.4	14	79.82	8.82
	I completed an online course.	9	66.7	6	76.56	9.50
	I bought and used a study guide or study manual.	10	60.0	6	67.50	13.86
	I took the exam without taking a course or studying.	5	20.0	1	59.60	12.68
	Other	11	90.9	10	81.73	8.43
	No response	8	62.5	5	69.12	18.00
No response	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	70.00	.
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	1	0.0	0	51.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	24	41.7	10	63.00	18.85

Figure 103. General Lines – Property & Casualty Percent Passing by Preparation Method within Gender

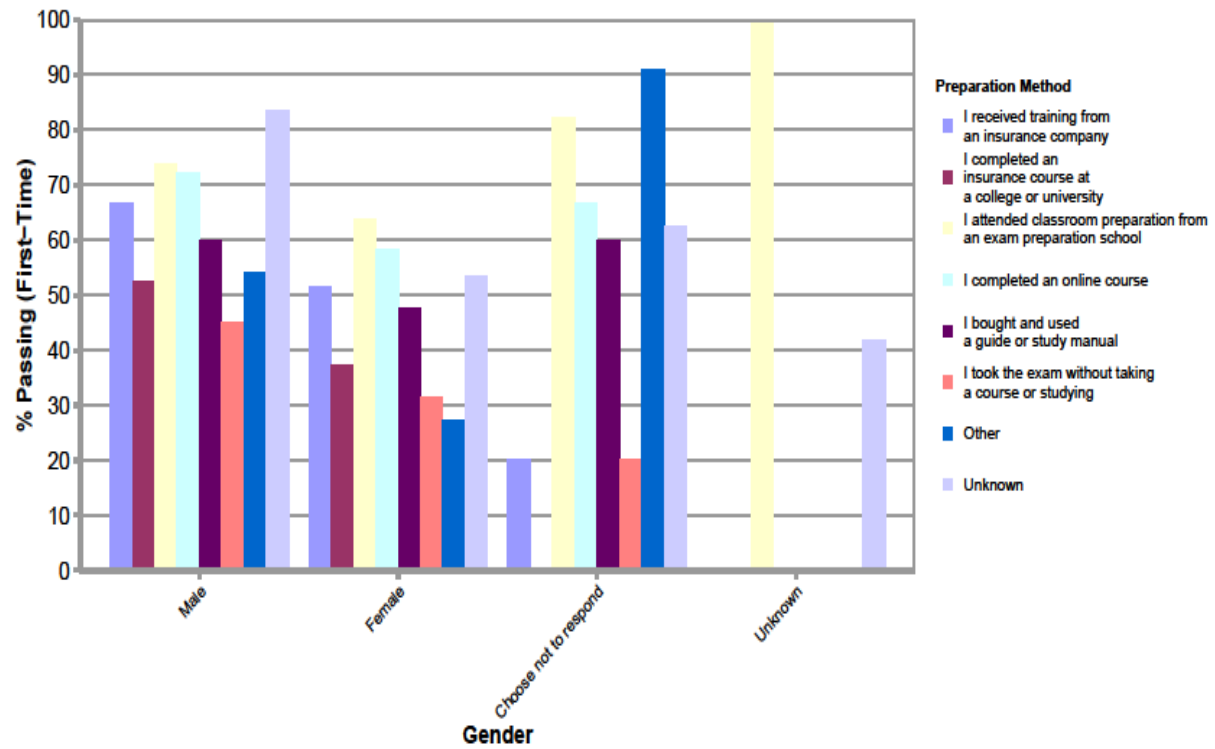


Table 113. General Lines – Property &amp; Casualty Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	2,605	69.8	1,818	74.00	11.16
	Mexico	150	56.0	84	68.94	13.86
	the Caribbean	9	55.6	5	71.78	8.66
	Central America	30	46.7	14	64.67	14.75
	South America	26	46.2	12	67.38	12.04
	Spain	1	100.0	1	70.00	.
	Other	236	61.0	144	71.73	12.30
	No response	6	66.7	4	70.33	10.39
Female	the United States	4,019	56.9	2,288	70.00	12.48
	Mexico	345	36.8	127	64.24	12.58
	the Caribbean	18	44.4	8	67.22	7.60
	Central America	54	24.1	13	59.41	11.57
	South America	28	57.1	16	70.61	13.42
	Spain	0	-	-	-	-
	Other	232	51.7	120	67.42	14.94
	No response	18	61.1	11	71.39	9.82
Choose not to respond	the United States	51	64.7	33	74.45	12.26
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	9	66.7	6	74.56	12.37
	No response	7	57.1	4	67.14	18.48
No response	the United States	2	50.0	1	60.50	13.44
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	24	41.7	10	63.00	18.85

Figure 104. General Lines – Property & Casualty Percent Passing by National Origin within Gender

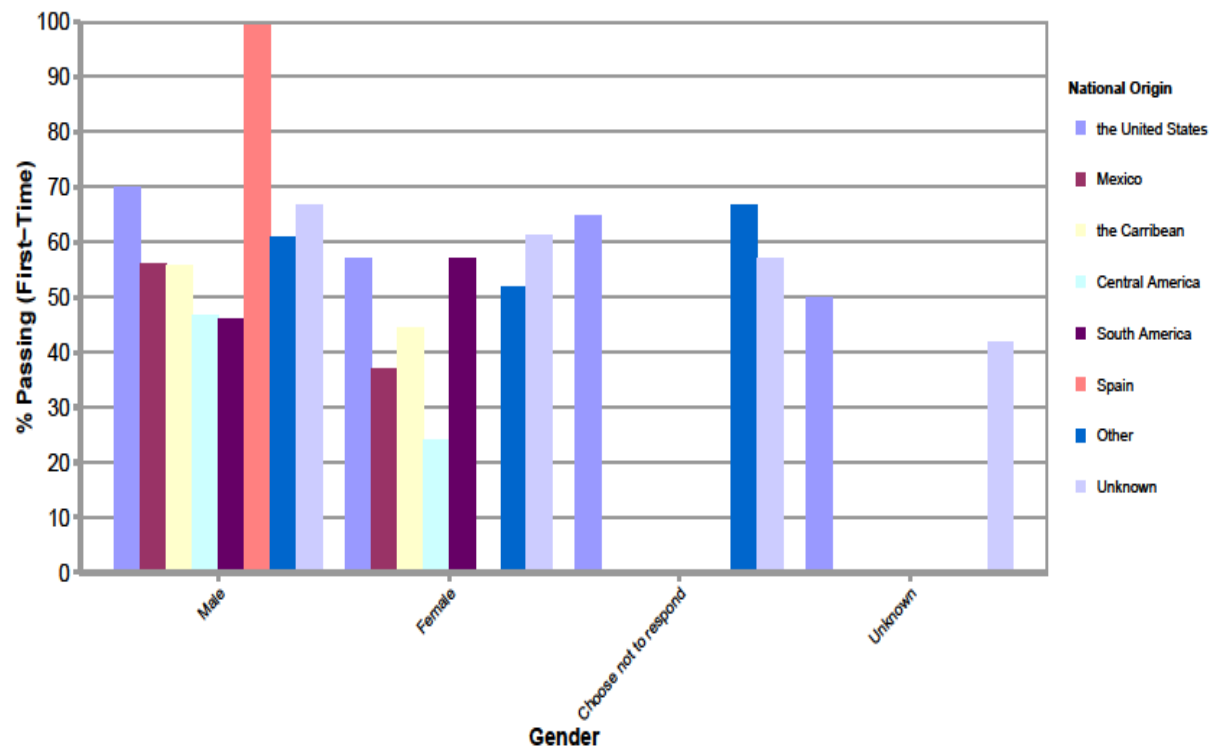


Table 114. General Lines – Property & Casualty Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	1	0.0	0	68.00	.
	High school diploma or equivalent	60	43.3	26	65.22	15.46
	Two-year college degree (Associate's Degree)	73	50.7	37	67.04	14.71
	Four-year college degree (Bachelor's Degree)	120	61.7	74	72.39	10.42
	Advanced college degree (Master's degree or Doctorate)	35	71.4	25	76.06	9.26
	Choose not to respond	13	38.5	5	65.77	14.51
	No response	1	0.0	0	52.00	.
Black / African-American	Did not finish high school	4	25.0	1	59.00	17.49
	High school diploma or equivalent	249	54.2	135	69.74	11.72
	Two-year college degree (Associate's Degree)	148	53.4	79	69.86	10.19
	Four-year college degree (Bachelor's Degree)	234	71.4	167	73.98	10.23
	Advanced college degree (Master's degree or Doctorate)	76	76.3	58	75.03	9.40
	Choose not to respond	25	56.0	14	68.64	14.69
	No response	4	100.0	4	81.75	3.86
Hispanic / Latino American	Did not finish high school	37	37.8	14	61.73	13.37
	High school diploma or equivalent	1,537	37.0	569	63.67	13.02

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Two-year college degree (Associate's Degree)	601	37.6	226	65.03	12.46
	Four-year college degree (Bachelor's Degree)	482	69.5	335	73.76	10.81
	Advanced college degree (Master's degree or Doctorate)	64	76.6	49	75.83	9.74
	Choose not to respond	76	38.2	29	63.25	13.38
	No response	8	37.5	3	67.38	10.16
Native American	Did not finish high school	1	100.0	1	80.00	.
	High school diploma or equivalent	9	66.7	6	71.11	7.13
	Two-year college degree (Associate's Degree)	6	33.3	2	63.67	11.96
	Four-year college degree (Bachelor's Degree)	12	91.7	11	77.67	6.93
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	85.00	1.41
	Choose not to respond	1	0.0	0	64.00	.
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	26	73.1	19	71.73	12.61
	High school diploma or equivalent	1,229	64.2	789	72.31	10.64
	Two-year college degree (Associate's Degree)	590	64.6	381	72.55	10.40
	Four-year college degree (Bachelor's Degree)	1,344	82.4	1,108	77.76	9.20
	Advanced college degree (Master's degree or Doctorate)	234	90.2	211	80.12	8.28
	Choose not to respond	75	65.3	49	71.99	12.78
	No response	11	45.5	5	69.55	8.27
Other	Did not finish high school	1	0.0	0	38.00	.
	High school diploma or equivalent	56	53.6	30	67.23	13.93
	Two-year college degree (Associate's Degree)	41	39.0	16	62.78	14.42
	Four-year college degree (Bachelor's Degree)	69	65.2	45	71.77	13.18
	Advanced college degree (Master's degree or Doctorate)	20	60.0	12	69.75	13.26
	Choose not to respond	13	53.8	7	70.92	13.45
	No response	0	-	-	-	-
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	52	61.5	32	71.04	11.99
	Two-year college degree (Associate's Degree)	38	55.3	21	71.45	11.52
	Four-year college degree (Bachelor's Degree)	67	82.1	55	77.33	10.81
	Advanced college degree (Master's degree or Doctorate)	17	70.6	12	75.76	9.36
	Choose not to respond	60	61.7	37	71.78	11.35
	No response	8	37.5	3	67.38	17.61
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	6	0.0	0	57.17	12.84
	Two-year college degree (Associate's Degree)	6	16.7	1	61.33	13.74

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Four-year college degree (Bachelor's Degree)	2	100.0	2	80.50	10.61
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	26	46.2	12	63.92	18.40

Figure 105. General Lines – Property & Casualty Percent Passing by Education Level within Ethnicity

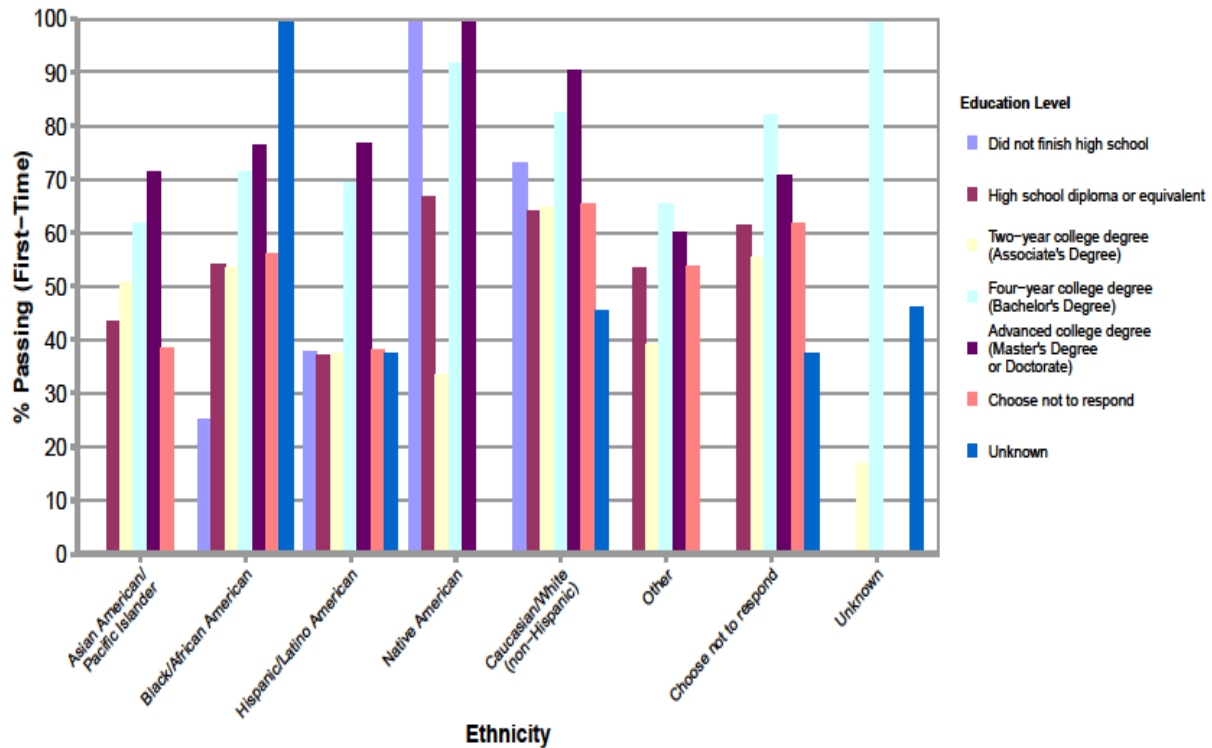


Table 115. General Lines – Property &amp; Casualty Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	171	57.3	98	70.94	11.58
	Yes, less than 30 hours	80	62.5	50	71.36	14.31
	No	50	38.0	19	63.84	14.69
	No response	2	0.0	0	49.50	3.54
Black / African-American	Yes, more than 30 hours	482	65.4	315	72.59	10.97
	Yes, less than 30 hours	182	60.4	110	71.13	10.94
	No	76	43.4	33	66.67	11.16
	No response	0	-	-	-	-
Hispanic / Latino American	Yes, more than 30 hours	1,380	48.2	665	67.38	13.20
	Yes, less than 30 hours	931	42.2	393	65.61	12.57
	No	493	33.9	167	62.60	13.23
	No response	1	0.0	0	54.00	.
Native American	Yes, more than 30 hours	19	68.4	13	72.11	8.73
	Yes, less than 30 hours	8	75.0	6	74.00	12.66
	No	4	75.0	3	76.50	10.34
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	1,666	75.1	1,251	75.50	10.03
	Yes, less than 30 hours	1,348	73.1	986	75.14	10.30
	No	491	65.6	322	72.53	11.51
	No response	4	75.0	3	72.25	11.62
Other	Yes, more than 30 hours	108	53.7	58	68.24	14.44
	Yes, less than 30 hours	60	60.0	36	69.85	13.46
	No	32	50.0	16	65.16	13.97
	No response	0	-	-	-	-
Choose not to respond	Yes, more than 30 hours	104	69.2	72	74.82	9.94
	Yes, less than 30 hours	87	64.4	56	72.83	12.11
	No	47	66.0	31	71.47	13.22
	No response	4	25.0	1	62.00	21.40
No response	Yes, more than 30 hours	8	12.5	1	57.00	13.17
	Yes, less than 30 hours	3	66.7	2	79.67	10.41
	No	3	0.0	0	59.00	7.55
	No response	26	46.2	12	63.92	18.40



Figure 106. General Lines – Property & Casualty Percent Passing by Course Taken within Ethnicity

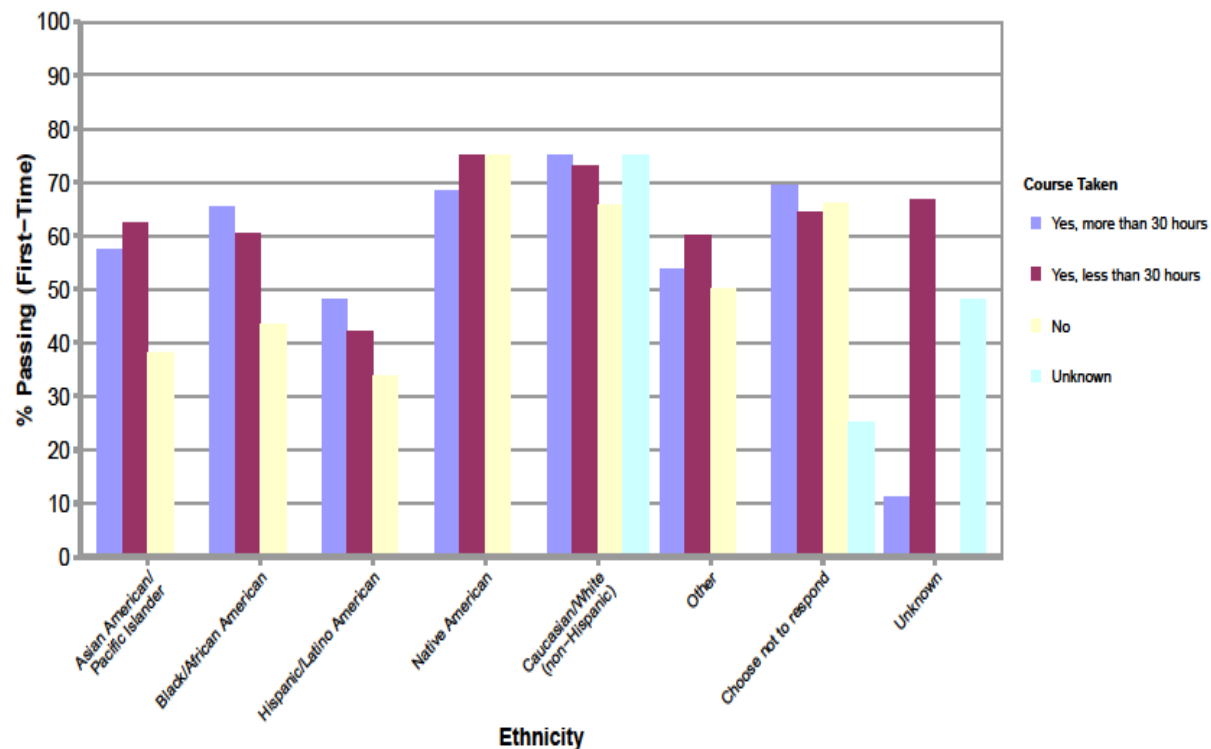


Table 116. General Lines – Property & Casualty Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	31	45.2	14	67.84	12.94
	I completed an insurance course at a college or university.	5	60.0	3	69.40	10.01
	I attended classroom preparation from an exam preparation school.	72	66.7	48	74.11	10.03
	I completed an online course.	109	61.5	67	71.55	12.96
	I bought and used a study guide or study manual.	59	47.5	28	66.81	14.28
	I took the exam without taking a course or studying.	8	12.5	1	57.75	8.81
	Other	18	33.3	6	60.56	15.65
	No response	1	0.0	0	52.00	.
Black / African-American	I received training from an insurance company.	179	65.9	118	72.46	10.05
	I completed an insurance course at a college or university.	16	37.5	6	64.50	14.01
	I attended classroom preparation from an exam preparation school.	197	67.0	132	72.96	10.43
	I completed an online course.	203	61.1	124	72.27	11.03
	I bought and used a study guide or study manual.	112	51.8	58	67.76	12.77

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I took the exam without taking a course or studying.	10	30.0	3	63.80	8.27
	Other	19	68.4	13	73.42	9.11
	No response	4	100.0	4	82.75	2.99
Hispanic / Latino American	I received training from an insurance company.	370	44.3	164	66.35	13.46
	I completed an insurance course at a college or university.	103	33.0	34	62.22	12.38
	I attended classroom preparation from an exam preparation school.	622	51.3	319	68.77	12.12
	I completed an online course.	859	47.6	409	67.28	12.76
	I bought and used a study guide or study manual.	658	38.8	255	64.07	13.32
	I took the exam without taking a course or studying.	42	21.4	9	56.55	13.99
	Other	146	22.6	33	59.08	12.27
	No response	5	40.0	2	60.00	15.68
Native American	I received training from an insurance company.	4	75.0	3	73.25	6.99
	I completed an insurance course at a college or university.	1	100.0	1	76.00	.
	I attended classroom preparation from an exam preparation school.	7	71.4	5	76.71	8.96
	I completed an online course.	13	84.6	11	73.62	6.74
	I bought and used a study guide or study manual.	4	25.0	1	64.25	19.97
	I took the exam without taking a course or studying.	1	0.0	0	67.00	.
	Other	1	100.0	1	81.00	.
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company.	249	72.3	180	75.34	11.61
	I completed an insurance course at a college or university.	96	54.2	52	69.90	12.03
	I attended classroom preparation from an exam preparation school.	1,113	76.5	851	75.92	9.56
	I completed an online course.	1,265	76.6	969	75.74	10.03
	I bought and used a study guide or study manual.	672	65.6	441	72.99	10.95
	I took the exam without taking a course or studying.	35	62.9	22	71.11	12.50
	Other	72	59.7	43	71.28	10.93
	No response	7	57.1	4	73.14	8.32
Other	I received training from an insurance company.	29	51.7	15	66.41	15.47
	I completed an insurance course at a college or university.	4	0.0	0	54.00	16.17
	I attended classroom preparation from an exam preparation school.	46	67.4	31	71.98	11.96
	I completed an online course.	62	58.1	36	69.40	12.81
	I bought and used a study guide or study manual.	42	54.8	23	68.21	14.44

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I took the exam without taking a course or studying.	5	40.0	2	61.40	19.63
	Other	12	25.0	3	59.83	15.90
	No response	0	-	-	-	-
Choose not to respond	I received training from an insurance company.	22	63.6	14	72.55	10.00
	I completed an insurance course at a college or university.	6	33.3	2	60.33	12.48
	I attended classroom preparation from an exam preparation school.	78	75.6	59	76.82	10.06
	I completed an online course.	48	66.7	32	74.29	10.85
	I bought and used a study guide or study manual.	40	60.0	24	69.92	12.49
	I took the exam without taking a course or studying.	12	41.7	5	64.17	11.40
	Other	26	69.2	18	74.46	11.60
	No response	10	60.0	6	70.50	16.51
No response	I received training from an insurance company.	1	0.0	0	54.00	.
	I completed an insurance course at a college or university.	1	0.0	0	34.00	.
	I attended classroom preparation from an exam preparation school.	3	33.3	1	72.67	13.32
	I completed an online course.	3	66.7	2	74.67	7.64
	I bought and used a study guide or study manual.	5	0.0	0	56.40	10.06
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	60.00	.
	No response	26	46.2	12	63.92	18.40

Figure 107. General Lines – Property & Casualty Percent Passing by Preparation Method within Ethnicity

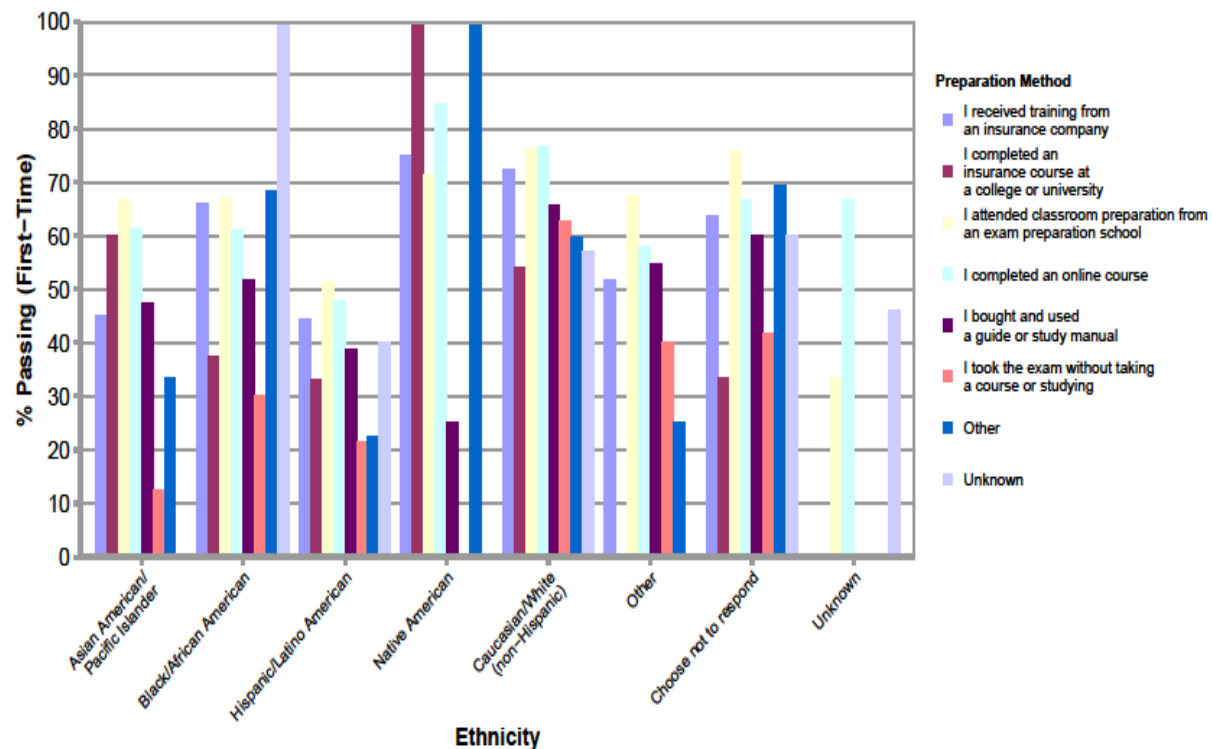


Table 117. General Lines – Property & Casualty Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	93	54.8	51	71.03	11.80
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	3	33.3	1	70.00	3.61
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	205	55.6	114	69.19	13.84
	No response	2	50.0	1	66.00	19.80
Black / African-American	the United States	676	61.2	414	71.65	11.07
	Mexico	0	-	-	-	-
	the Caribbean	3	100.0	3	71.67	1.53
	Central America	1	0.0	0	38.00	.
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	59	69.5	41	71.85	11.32
	No response	1	0.0	0	69.00	.
Hispanic / Latino American	the United States	2,147	44.2	950	66.10	13.12
	Mexico	484	42.4	205	65.67	13.20
	the Caribbean	18	33.3	6	67.22	8.69
	Central America	78	33.3	26	61.22	13.02

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	South America	51	49.0	25	68.25	12.65
	Spain	0	-	-	-	-
	Other	17	41.2	7	66.06	12.55
	No response	10	60.0	6	69.00	11.37
Native American	the United States	31	71.0	22	73.16	9.81
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	3,401	73.1	2,485	74.94	10.38
	Mexico	1	100.0	1	75.00	.
	the Caribbean	2	100.0	2	79.00	9.90
	Central America	0	-	-	-	-
	South America	1	100.0	1	83.00	.
	Spain	0	-	-	-	-
	Other	96	69.8	67	75.04	11.22
	No response	8	75.0	6	74.00	6.41
Other	the United States	118	67.8	80	71.47	12.24
	Mexico	3	66.7	2	68.00	6.08
	the Caribbean	4	50.0	2	68.25	3.59
	Central America	1	0.0	0	69.00	.
	South America	1	100.0	1	78.00	.
	Spain	1	100.0	1	70.00	.
	Other	72	33.3	24	62.76	16.10
	No response	0	-	-	-	-
Choose not to respond	the United States	201	67.7	136	73.93	11.16
	Mexico	5	60.0	3	69.00	10.07
	the Caribbean	0	-	-	-	-
	Central America	1	0.0	0	56.00	.
	South America	1	100.0	1	87.00	.
	Spain	0	-	-	-	-
	Other	26	61.5	16	70.46	13.51
	No response	8	50.0	4	68.00	17.69
No response	the United States	10	20.0	2	63.40	15.43
	Mexico	2	0.0	0	48.50	4.95
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	50.0	1	70.50	3.54
	No response	26	46.2	12	63.92	18.40

Figure 108. General Lines – Property & Casualty Percent Passing by National Origin within Ethnicity

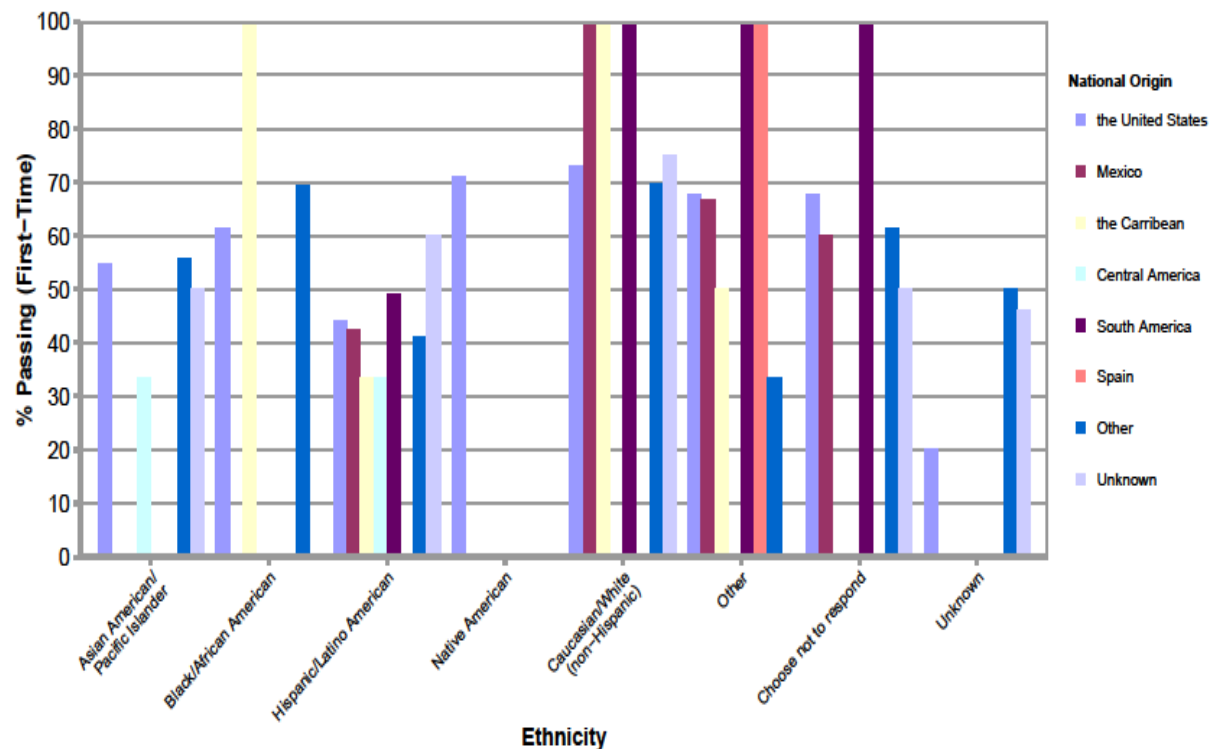


Table 118. General Lines – Property & Casualty Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	61	47.5	29	64.30	14.54
	High school diploma or equivalent	2,747	52.1	1,430	68.43	12.50
	Two-year college degree (Associate's Degree)	1,252	52.5	657	69.28	11.80
	Four-year college degree (Bachelor's Degree)	2,030	78.7	1,598	76.60	9.68
	Advanced college degree (Master's degree or Doctorate)	358	84.9	304	78.47	9.28
	Choose not to respond	214	54.2	116	68.86	13.39
	No response	15	40.0	6	69.33	10.25
Mexico	Did not finish high school	7	57.1	4	70.86	11.54
	High school diploma or equivalent	276	34.1	94	63.20	13.07
	Two-year college degree (Associate's Degree)	106	41.5	44	65.80	12.43
	Four-year college degree (Bachelor's Degree)	74	70.3	52	72.41	13.09
	Advanced college degree (Master's degree or Doctorate)	12	75.0	9	74.25	10.92
	Choose not to respond	19	36.8	7	66.68	8.58
	No response	1	100.0	1	76.00	.
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	11	36.4	4	66.64	9.09
	Two-year college degree (Associate's Degree)	5	20.0	1	67.00	2.83

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	Four-year college degree (Bachelor's Degree)	9	77.8	7	72.78	8.67
	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	66.50	4.95
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Central America	Did not finish high school	1	100.0	1	76.00	.
	High school diploma or equivalent	48	27.1	13	58.31	13.48
	Two-year college degree (Associate's Degree)	18	22.2	4	61.22	8.80
	Four-year college degree (Bachelor's Degree)	11	54.5	6	70.09	13.13
	Advanced college degree (Master's degree or Doctorate)	4	50.0	2	67.00	8.76
	Choose not to respond	2	50.0	1	66.00	21.21
	No response	0	-	-	-	-
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	17	29.4	5	64.88	8.16
	Two-year college degree (Associate's Degree)	13	46.2	6	67.92	13.11
	Four-year college degree (Bachelor's Degree)	19	73.7	14	73.53	12.84
	Advanced college degree (Master's degree or Doctorate)	3	66.7	2	77.00	9.54
	Choose not to respond	1	0.0	0	33.00	.
	No response	1	100.0	1	82.00	.
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	1	100.0	1	70.00	.
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	93	41.9	39	64.59	15.15
	Two-year college degree (Associate's Degree)	105	45.7	48	64.99	15.14
	Four-year college degree (Bachelor's Degree)	185	63.8	118	72.77	11.81
	Advanced college degree (Master's degree or Doctorate)	68	73.5	50	75.49	9.46
	Choose not to respond	25	60.0	15	70.04	14.83
	No response	1	0.0	0	64.00	.
No response	Did not finish high school	1	100.0	1	77.00	.
	High school diploma or equivalent	6	33.3	2	63.83	10.82
	Two-year college degree (Associate's Degree)	3	66.7	2	77.67	7.77
	Four-year college degree (Bachelor's Degree)	2	100.0	2	75.00	1.41
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	72.00	.
	Choose not to respond	2	100.0	2	76.00	5.66
	No response	40	47.5	19	65.55	17.21

Figure 109. General Lines – Property & Casualty Percent Passing by Education Level within National Origin

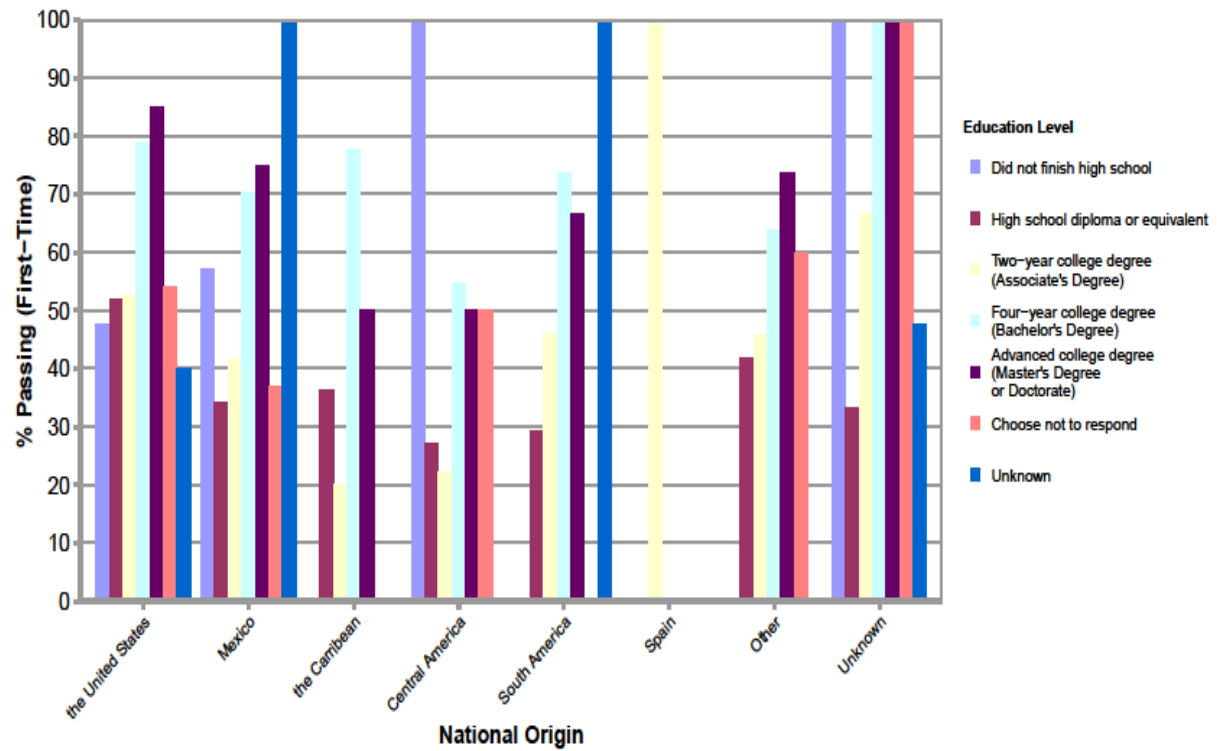




Table 119. General Lines – Property & Casualty Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	3,324	64.9	2,158	72.47	11.77
	Yes, less than 30 hours	2,330	62.5	1,457	71.87	11.94
	No	1,018	51.4	523	68.13	13.13
	No response	5	40.0	2	61.60	13.35
Mexico	Yes, more than 30 hours	245	46.5	114	67.25	13.36
	Yes, less than 30 hours	168	40.5	68	65.11	12.52
	No	82	35.4	29	62.09	13.12
	No response	0	-	-	-	-
the Caribbean	Yes, more than 30 hours	11	36.4	4	65.36	7.58
	Yes, less than 30 hours	10	50.0	5	72.60	8.80
	No	6	66.7	4	68.50	5.65
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	47	34.0	16	61.45	13.79
	Yes, less than 30 hours	28	35.7	10	62.50	11.80
	No	9	11.1	1	56.67	12.23
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	31	61.3	19	70.00	12.05
	Yes, less than 30 hours	14	50.0	7	70.86	14.88
	No	9	22.2	2	63.00	11.11
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	1	100.0	1	70.00	.
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	267	58.1	155	70.44	13.16
	Yes, less than 30 hours	141	60.3	85	70.43	13.99
	No	69	43.5	30	65.26	15.18
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	13	53.8	7	69.46	11.30
	Yes, less than 30 hours	7	85.7	6	74.29	6.16
	No	3	66.7	2	74.00	10.00
	No response	32	43.8	14	63.88	18.25

Figure 110. General Lines – Property & Casualty Percent Passing by Course Taken within National Origin

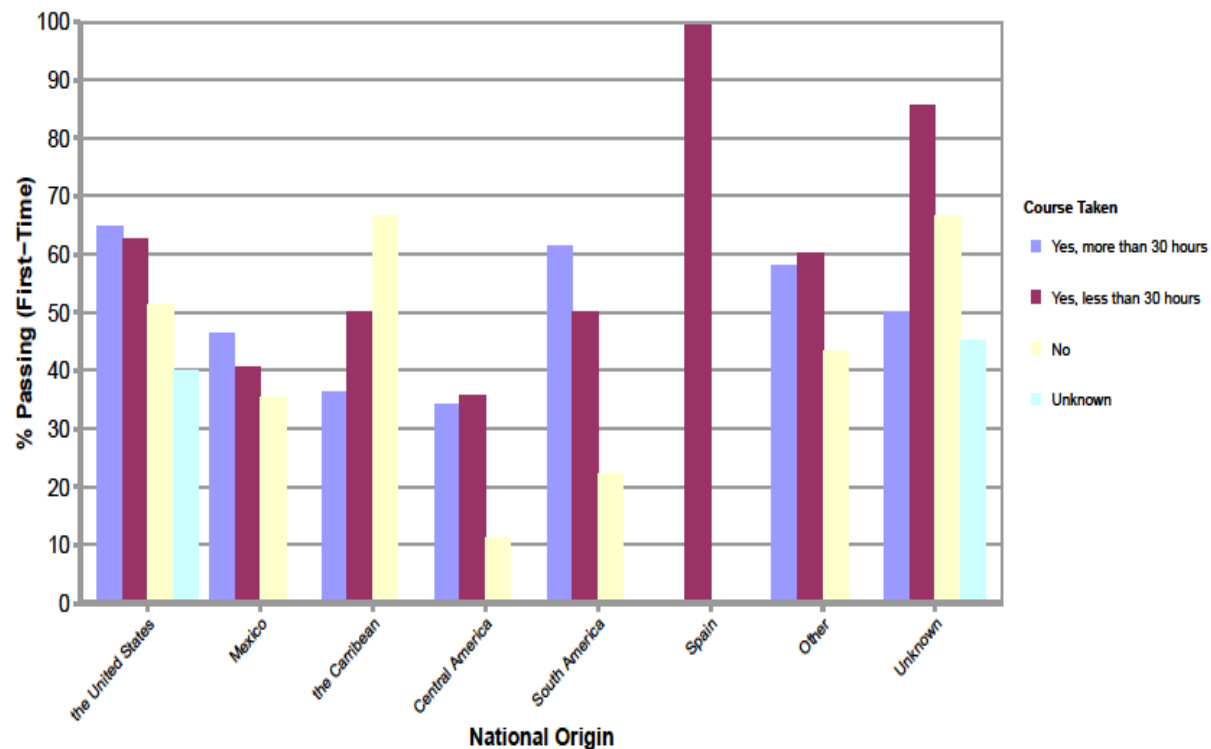


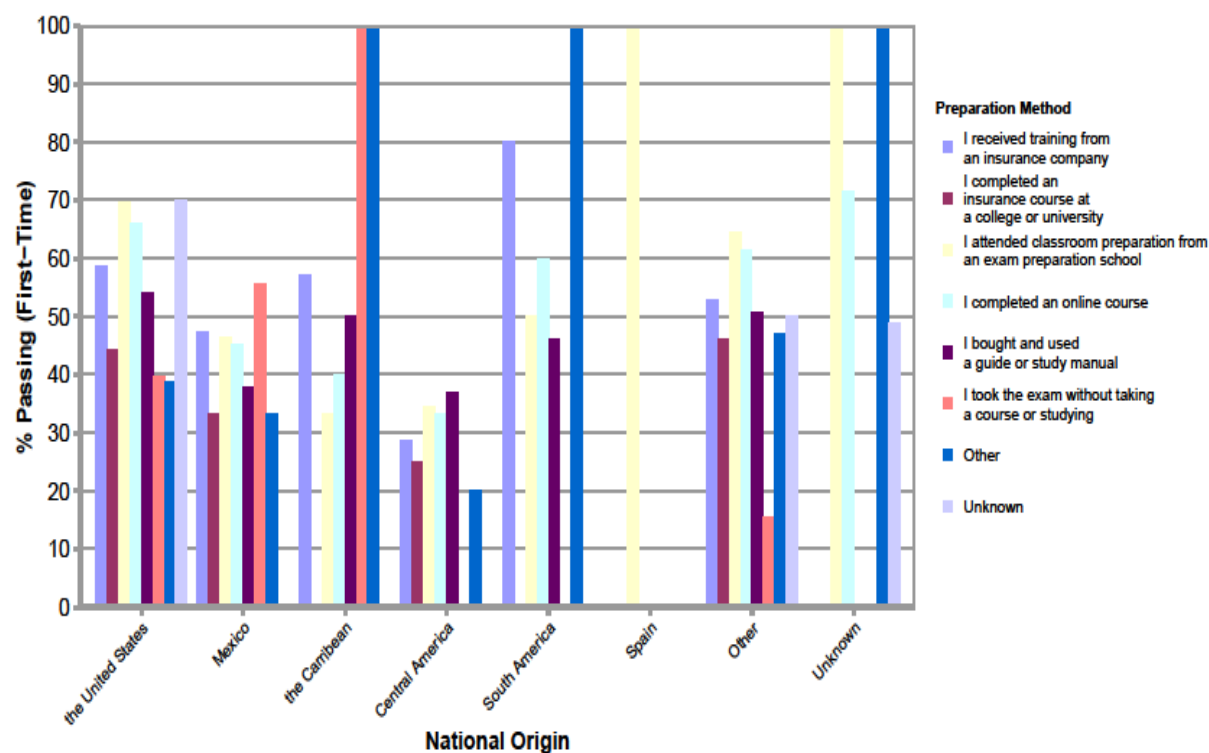
Table 120. General Lines – Property & Casualty Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	758	58.6	444	70.72	12.81
	I completed an insurance course at a college or university.	188	44.1	83	66.10	12.98
	I attended classroom preparation from an exam preparation school.	1,842	69.8	1,286	74.01	10.67
	I completed an online course.	2,237	66.1	1,479	72.77	11.63
	I bought and used a study guide or study manual.	1,332	54.1	720	69.18	12.70
	I took the exam without taking a course or studying.	86	39.5	34	63.31	14.37
	Other	224	38.8	87	64.91	12.93
	No response	10	70.0	7	72.10	15.82
Mexico	I received training from an insurance company.	57	47.4	27	68.42	12.40
	I completed an insurance course at a college or university.	24	33.3	8	64.00	10.81
	I attended classroom preparation from an exam preparation school.	108	46.3	50	67.46	12.79
	I completed an online course.	137	45.3	62	66.76	12.87
	I bought and used a study guide or study manual.	130	37.7	49	62.74	14.05

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	I took the exam without taking a course or studying.	9	55.6	5	69.11	11.99
	Other	30	33.3	10	61.97	12.91
	No response	0	-	-	-	-
the Caribbean	I received training from an insurance company.	7	57.1	4	67.14	11.73
	I completed an insurance course at a college or university.	1	0.0	0	63.00	.
	I attended classroom preparation from an exam preparation school.	6	33.3	2	70.50	7.15
	I completed an online course.	5	40.0	2	71.40	8.59
	I bought and used a study guide or study manual.	6	50.0	3	67.00	6.32
	I took the exam without taking a course or studying.	1	100.0	1	70.00	.
	Other	1	100.0	1	71.00	.
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	7	28.6	2	60.86	9.06
	I completed an insurance course at a college or university.	4	25.0	1	53.00	14.65
	I attended classroom preparation from an exam preparation school.	26	34.6	9	63.08	13.14
	I completed an online course.	21	33.3	7	63.71	12.03
	I bought and used a study guide or study manual.	19	36.8	7	61.11	13.56
	I took the exam without taking a course or studying.	2	0.0	0	52.50	9.19
	Other	5	20.0	1	53.20	17.54
	No response	0	-	-	-	-
South America	I received training from an insurance company.	5	80.0	4	72.20	16.10
	I completed an insurance course at a college or university.	2	0.0	0	46.50	19.09
	I attended classroom preparation from an exam preparation school.	20	50.0	10	71.25	10.25
	I completed an online course.	10	60.0	6	67.70	12.56
	I bought and used a study guide or study manual.	13	46.2	6	68.23	12.85
	I took the exam without taking a course or studying.	2	0.0	0	60.00	7.07
	Other	2	100.0	2	83.00	5.66
	No response	0	-	-	-	-
Spain	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	70.00	.
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Other	I received training from an insurance company.	51	52.9	27	68.33	14.05
	I completed an insurance course at a college or university.	13	46.2	6	65.77	14.26
	I attended classroom preparation from an exam preparation school.	132	64.4	85	72.96	11.19
	I completed an online course.	145	61.4	89	71.22	13.40
	I bought and used a study guide or study manual.	89	50.6	45	67.27	14.70
	I took the exam without taking a course or studying.	13	15.4	2	57.38	12.59
	Other	32	46.9	15	64.47	17.63
	No response	2	50.0	1	73.50	13.44
No response	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	3	100.0	3	80.33	3.51
	I completed an online course.	7	71.4	5	69.43	12.22
	I bought and used a study guide or study manual.	3	0.0	0	65.33	1.15
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	72.00	.
	No response	41	48.8	20	65.71	17.03

Figure 111. General Lines – Property & Casualty Percent Passing by Preparation Method within National Origin



### Adjuster – Property & Casualty

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 121. Adjuster – Property & Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
First-time	167	67.1	112	72.12	10.98

Table 122. Adjuster – Property & Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Male	94	73.4	69	73.88	8.65
Female	68	57.4	39	70.53	10.75
Choose not to respond	2	100.0	2	72.00	1.41
No response	3	66.7	2	53.00	43.30

Figure 112. Adjuster – Property & Casualty Percent Passing by Gender

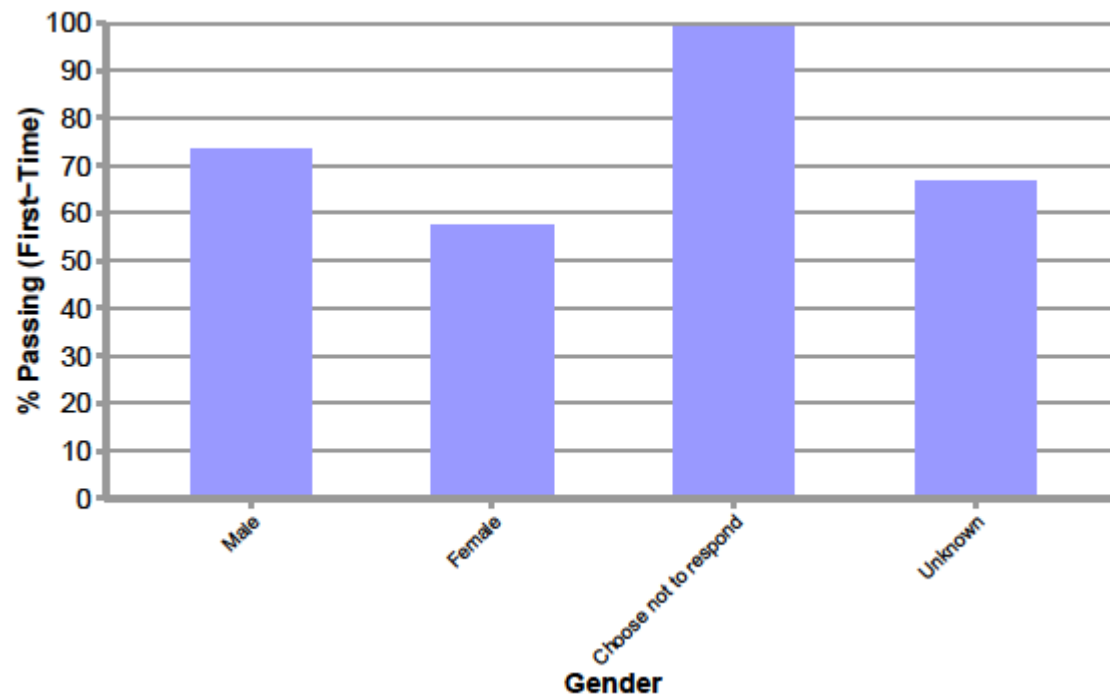


Table 123. Adjuster – Property & Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	12	50.0	6	69.00	6.31
Black / African-American	15	40.0	6	66.40	8.70
Hispanic / Latino American	17	29.4	5	63.24	12.24
Native American	1	100.0	1	81.00	.
Caucasian / White (non-Hispanic)	107	76.6	82	74.77	8.47
Other	2	100.0	2	75.50	7.78
Choose not to respond	10	80.0	8	75.40	8.81
No response	3	66.7	2	53.00	43.30

Figure 113. Adjuster – Property & Casualty Percent Passing by Ethnicity

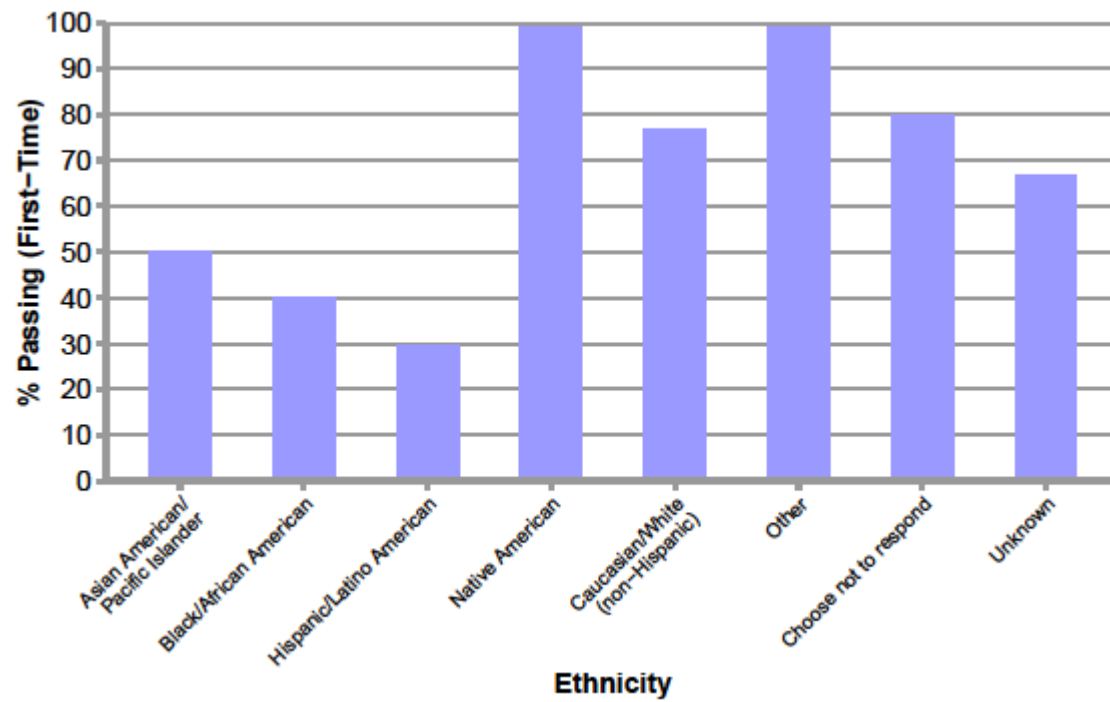


Table 124. Adjuster – Property & Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Yes, more than 30 hours	57	66.7	38	72.18	9.92
Yes, less than 30 hours	30	56.7	17	70.40	10.90
No	77	71.4	55	73.49	8.87
No response	3	66.7	2	53.00	43.30

Figure 114. Adjuster – Property & Casualty Percent Passing by Course Taken

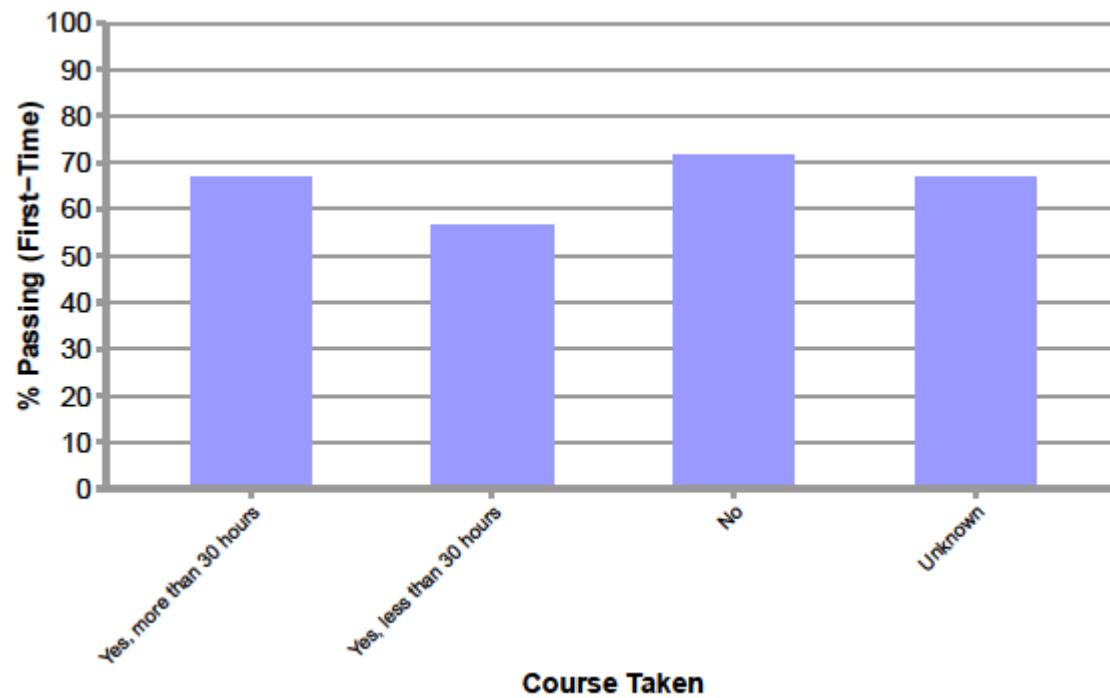


Table 125. Adjuster – Property & Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	23	91.3	21	75.96	7.82
Between \$50,000 and \$100,000	67	70.1	47	73.69	9.29
Between \$25,000 and \$50,000	55	52.7	29	70.31	8.50
Less than \$25,000	18	66.7	12	69.61	14.03
No response	4	75.0	3	60.00	38.03



Figure 115. Adjuster – Property & Casualty Percent Passing by Income Level

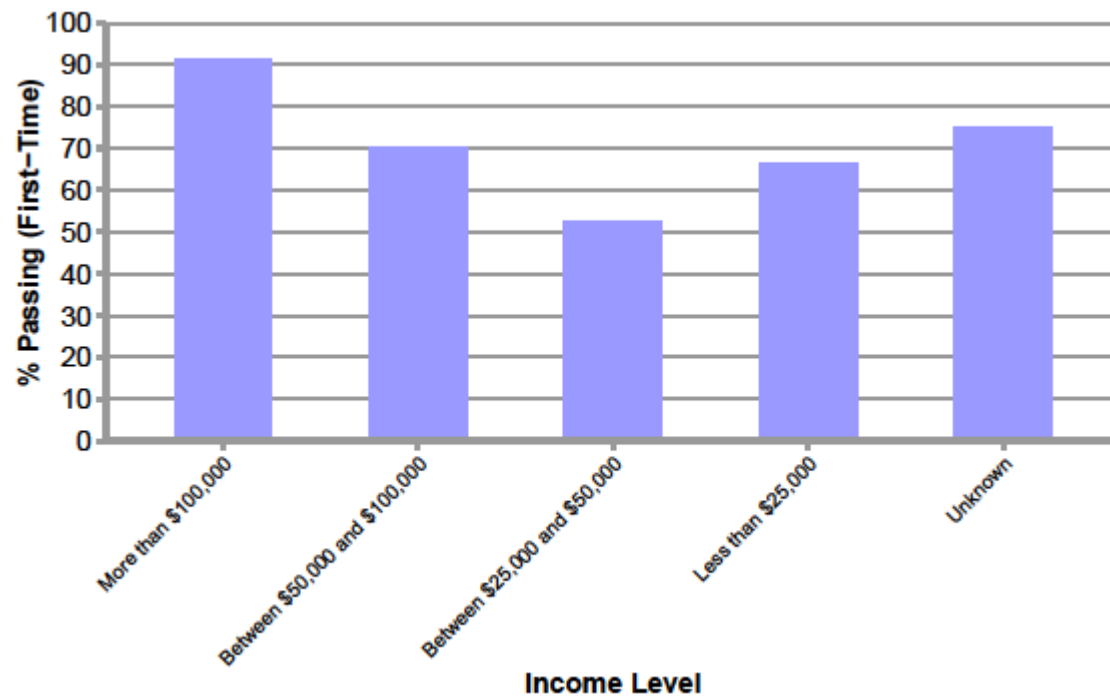


Table 126. Adjuster – Property & Casualty Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	80	65.0	52	71.67	10.32
Between 31 and 50 hours	60	71.7	43	73.95	8.56
Between 51 and 70 hours	15	53.3	8	69.33	10.16
More than 70 hours	9	77.8	7	74.89	8.43
No response	3	66.7	2	53.00	43.30

Figure 116. Adjuster – Property & Casualty Percent Passing by Total Hours Spent Studying

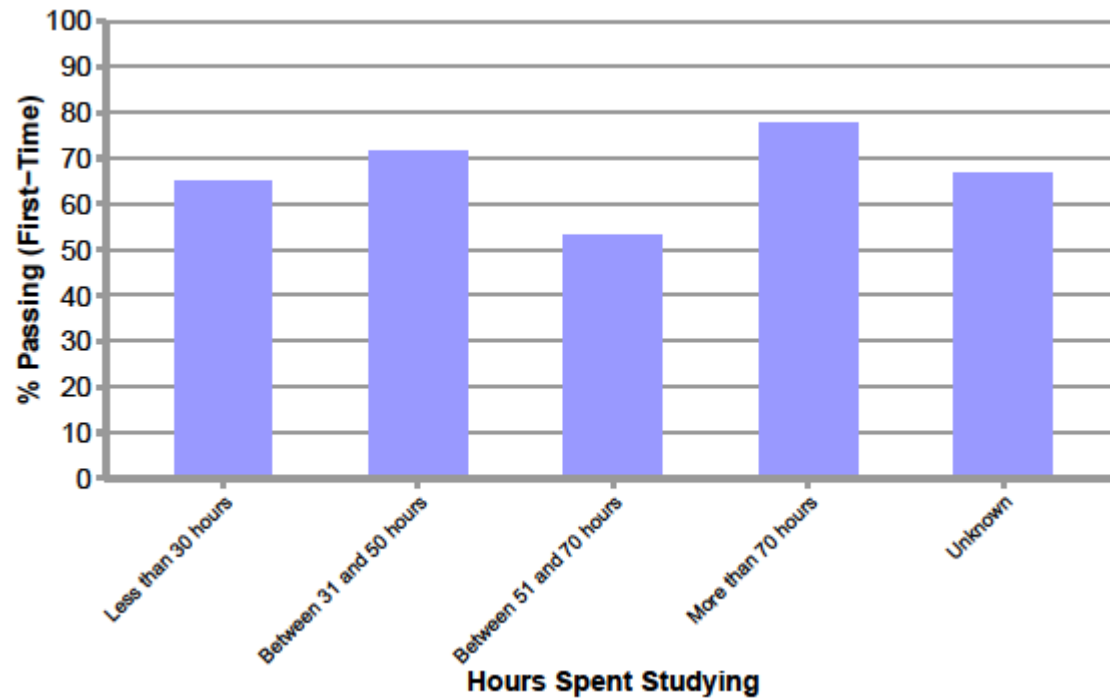


Table 127. Adjuster – Property & Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	156	67.9	106	72.69	9.27
Spanish	3	0.0	0	56.00	18.36
Other	2	100.0	2	75.50	0.71
Choose not to respond	2	100.0	2	80.50	10.61
No response	4	50.0	2	56.00	35.86

Figure 117. Adjuster – Property & Casualty Percent Passing by Primary Language

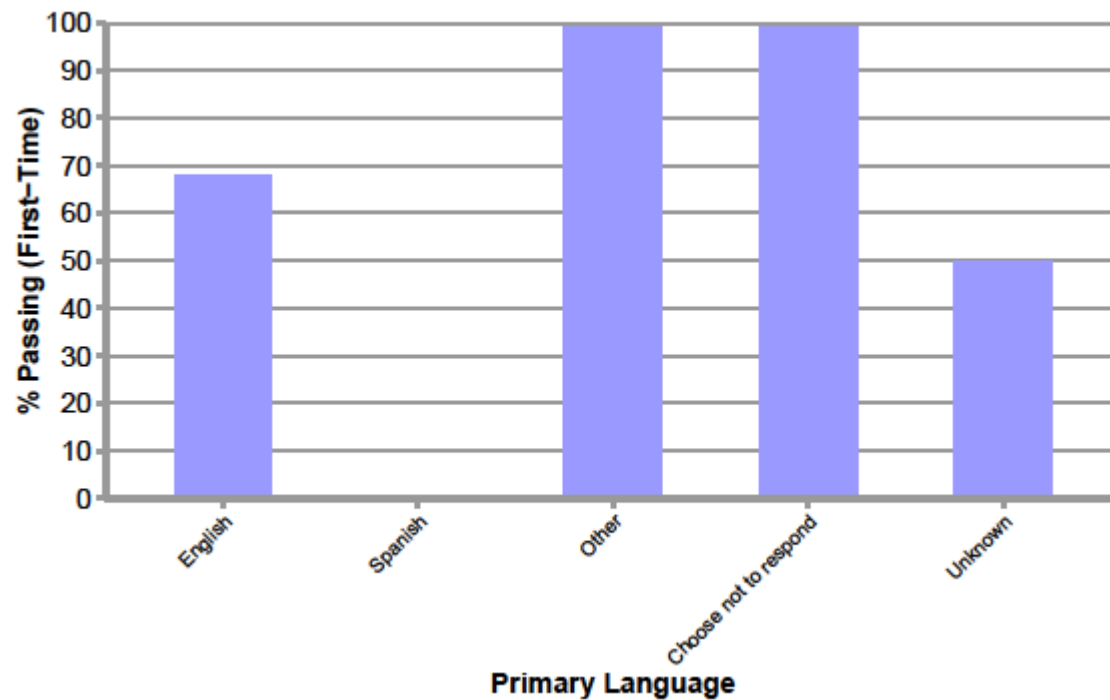


Table 128. Adjuster – Property & Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	22	54.5	12	67.86	11.79
Two-year college degree (Associate's Degree)	21	42.9	9	66.00	9.42
Four-year college degree (Bachelor's Degree)	84	66.7	56	73.19	8.78
Advanced college degree (Master's degree or Doctorate)	30	93.3	28	78.17	6.52
Choose not to respond	6	83.3	5	74.00	9.19
No response	4	50.0	2	57.00	36.25

Figure 118. Adjuster – Property & Casualty Percent Passing by Education Level

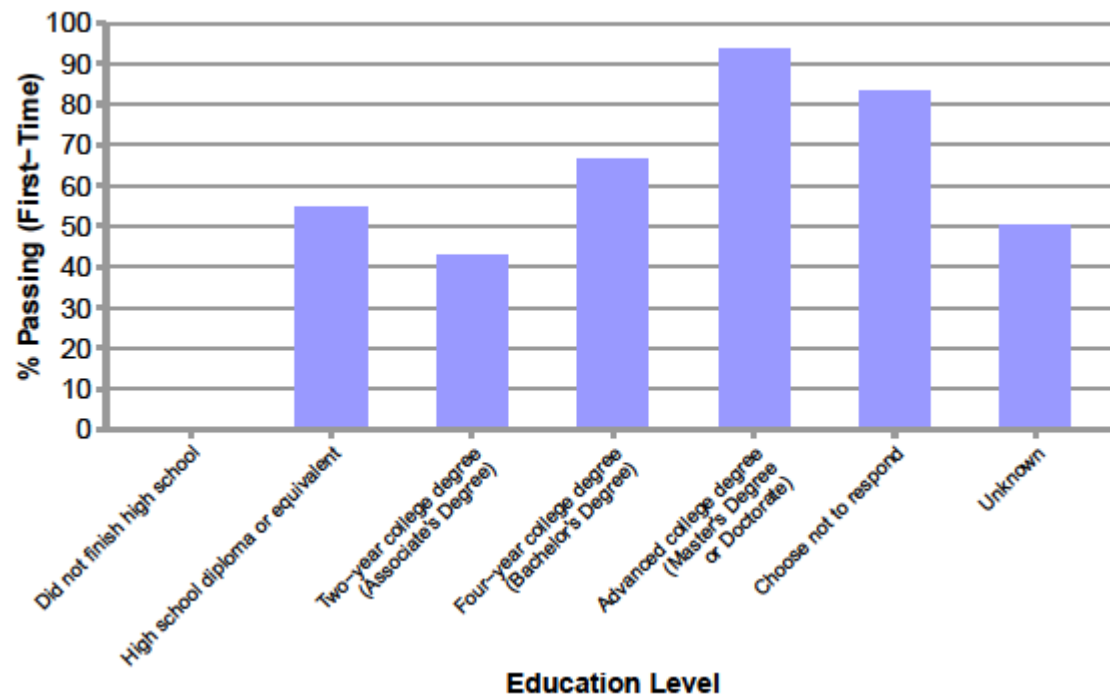


Table 129. Adjuster – Property & Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	26	88.5	23	76.42	7.21
I completed an insurance course at a college or university.	1	100.0	1	72.00	.
I attended classroom preparation from an exam preparation school.	9	44.4	4	66.33	11.62
I completed an online course.	38	65.8	25	72.29	10.77
I bought and used a study guide or study manual.	53	62.3	33	72.38	9.73
I took the exam without taking a course or studying.	20	75.0	15	72.95	8.04
Other	17	52.9	9	69.82	9.51
No response	3	66.7	2	53.00	43.30

Figure 119. Adjuster – Property & Casualty Percent Passing by Preparation Method

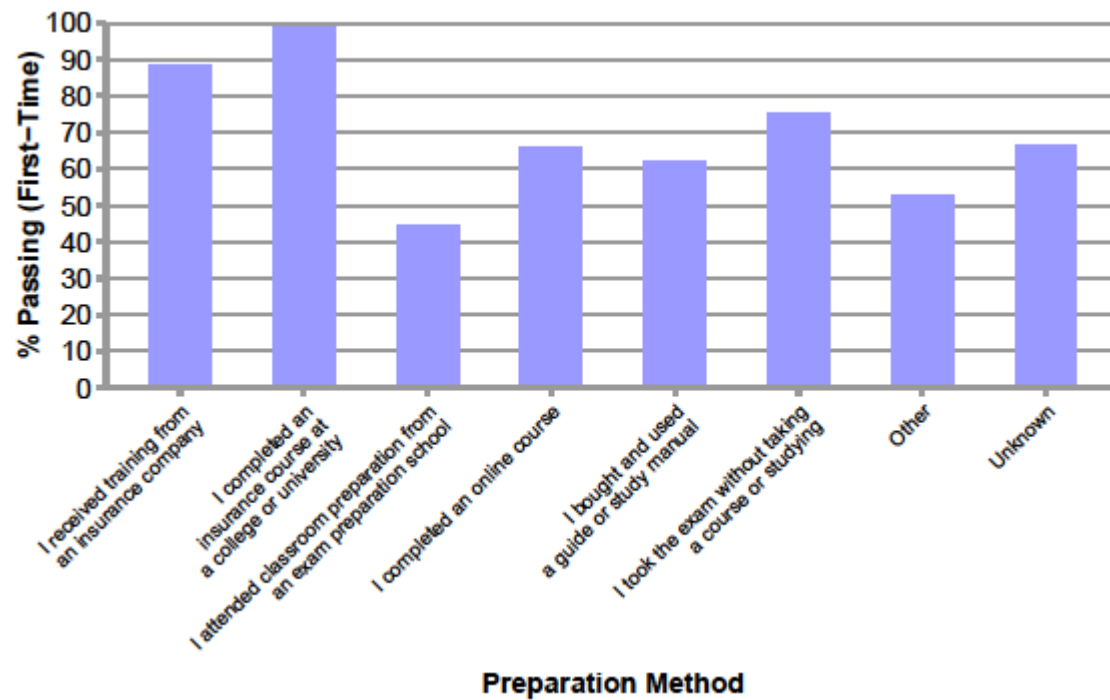
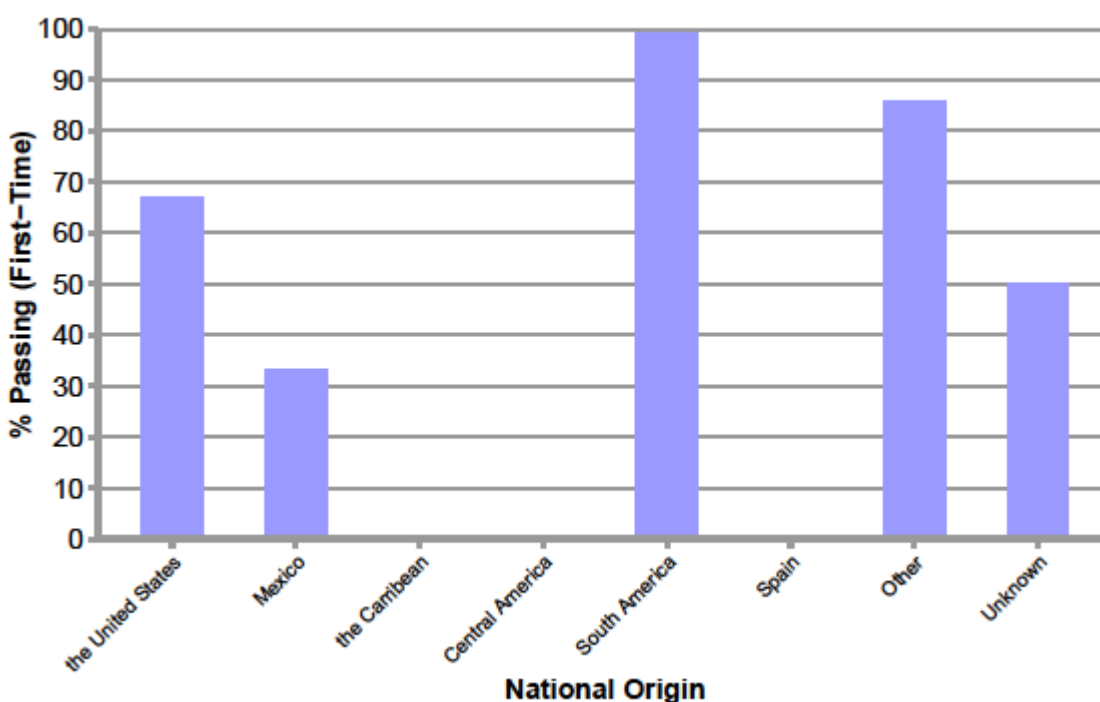


Table 130. Adjuster – Property & Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	151	66.9	101	72.71	9.51
Mexico	3	33.3	1	59.00	20.88
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	2	100.0	2	76.00	2.83
Spain	0	-	-	-	-
Other	7	85.7	6	73.14	2.79
No response	4	50.0	2	56.00	35.86

Figure 120. Adjuster – Property & Casualty Percent Passing by National Origin



### Property and Casualty Risk Manager

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

Table 131. Property and Casualty Risk Manager Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	56	23.2	13	58.93	14.13

### Personal Lines Property & Casualty

Statistically significant differences were found between males and females, Caucasian / White (non-Hispanic) and all other self-reported ethnicities, and between English and Spanish speakers. Males, Caucasian / White (non-Hispanic), and English speakers scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates per group. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 132. Personal Lines Property & Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	1,796	66.9	1,201	72.88	11.75

Table 133. Personal Lines Property & Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	689	77.2	532	75.66	10.27
Female	1,091	60.5	660	71.20	12.14
Choose not to respond	10	60.0	6	72.40	8.81
No response	6	50.0	3	59.67	29.97

Figure 121. Personal Lines Property & Casualty Percent Passing by Gender

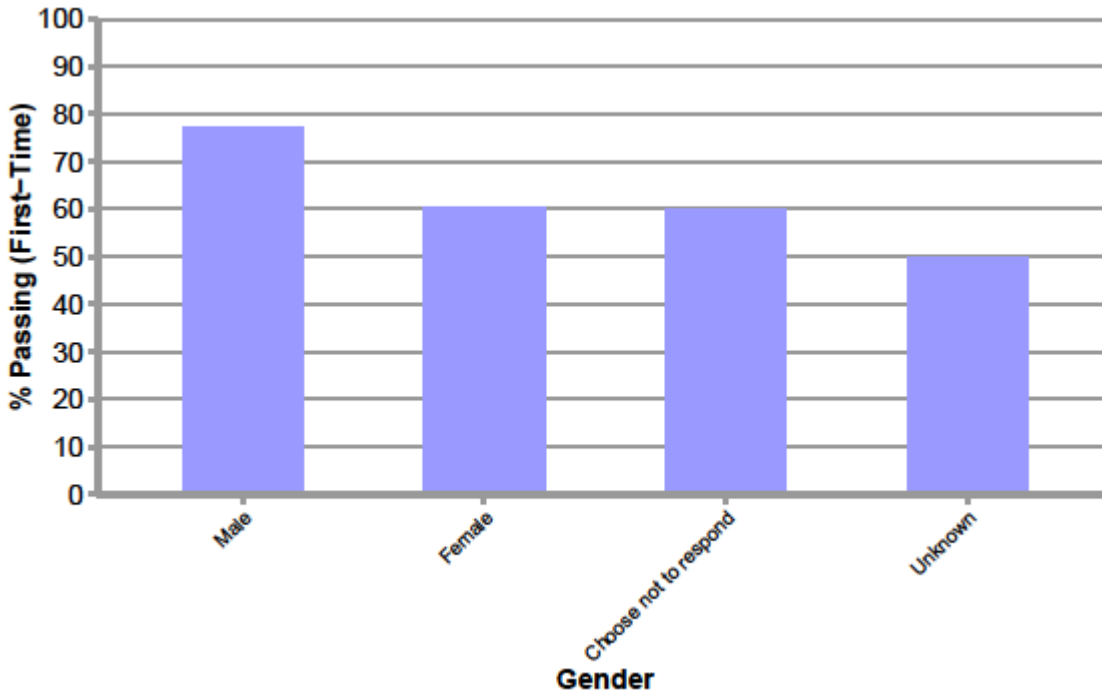


Table 134. Personal Lines Property & Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	36	77.8	28	75.33	9.59
Black / African-American	286	74.5	213	74.99	9.42
Hispanic / Latino American	818	55.1	451	69.08	12.26
Native American	9	100.0	9	83.00	4.44
Caucasian / White (non-Hispanic)	554	79.1	438	77.11	9.93
Other	40	70.0	28	73.55	12.72
Choose not to respond	46	67.4	31	73.39	11.54
No response	7	42.9	3	62.14	28.29

Figure 122. Personal Lines Property & Casualty Percent Passing by Ethnicity

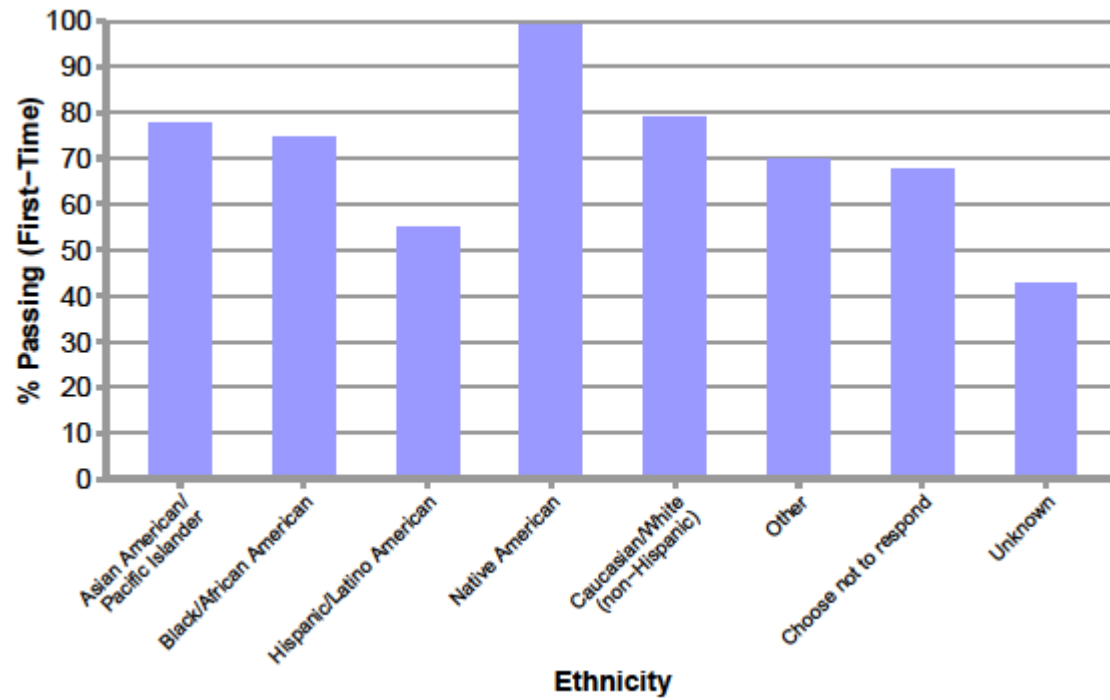


Table 135. Personal Lines Property & Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Yes, more than 30 hours	979	70.4	689	73.64	11.16
Yes, less than 30 hours	636	70.8	450	74.22	11.00
No	173	33.5	58	64.00	12.76
No response	8	50.0	4	64.00	27.92



Figure 123. Personal Lines Property & Casualty Percent Passing by Course Taken

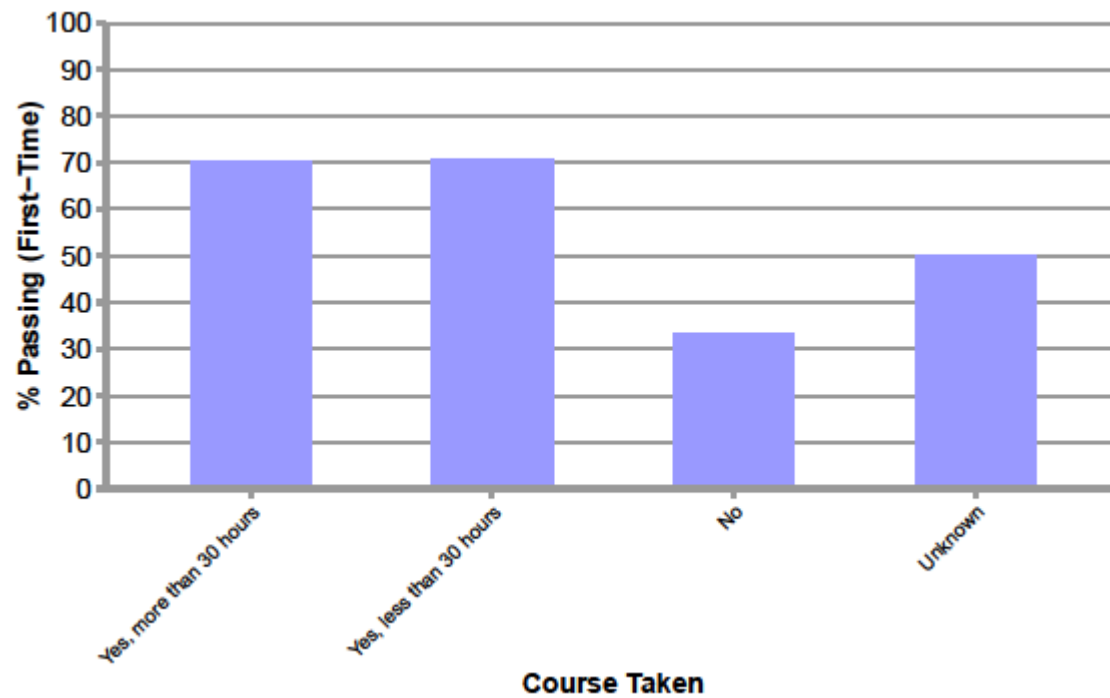


Table 136. Personal Lines Property & Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	37	64.9	24	73.46	10.72
Between \$50,000 and \$100,000	187	79.7	149	76.19	9.39
Between \$25,000 and \$50,000	1,113	75.7	843	75.35	10.33
Less than \$25,000	449	40.1	180	65.56	12.49
No response	10	50.0	5	61.80	23.12

Figure 124. Personal Lines Property & Casualty Percent Passing by Income Level

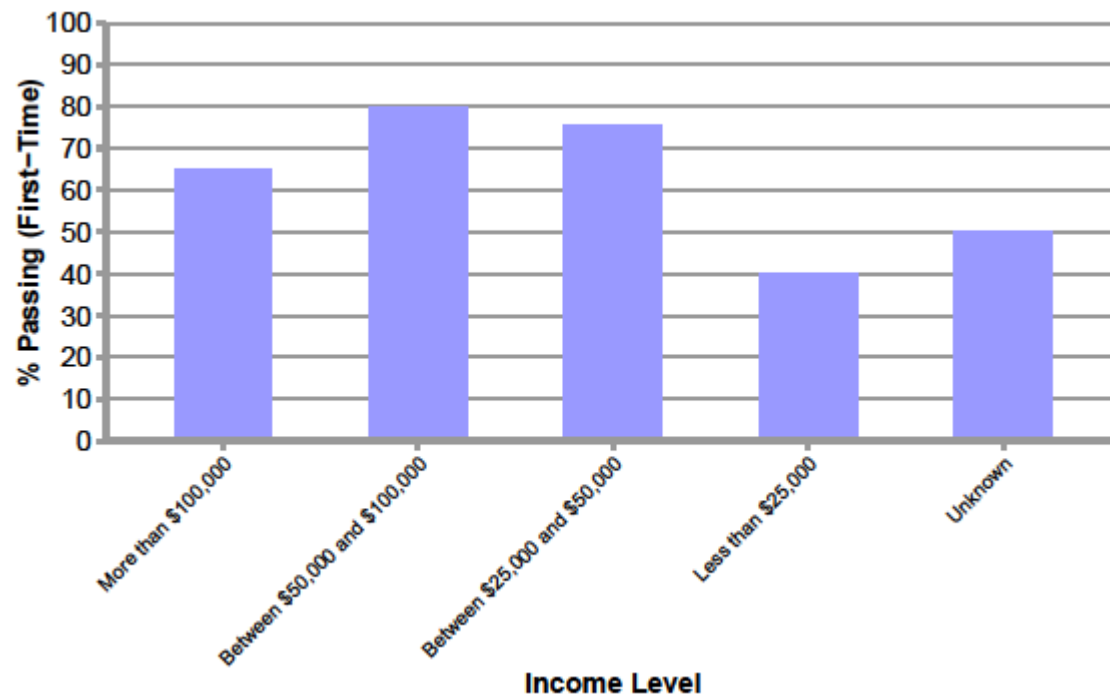


Table 137. Personal Lines Property & Casualty Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	452	54.9	248	69.61	12.59
Between 31 and 50 hours	822	71.0	584	74.07	11.24
Between 51 and 70 hours	333	73.0	243	74.27	10.47
More than 70 hours	181	66.9	121	73.41	11.55
No response	8	62.5	5	64.88	27.09

Figure 125. Personal Lines Property & Casualty Percent Passing by Total Hours Spent Studying

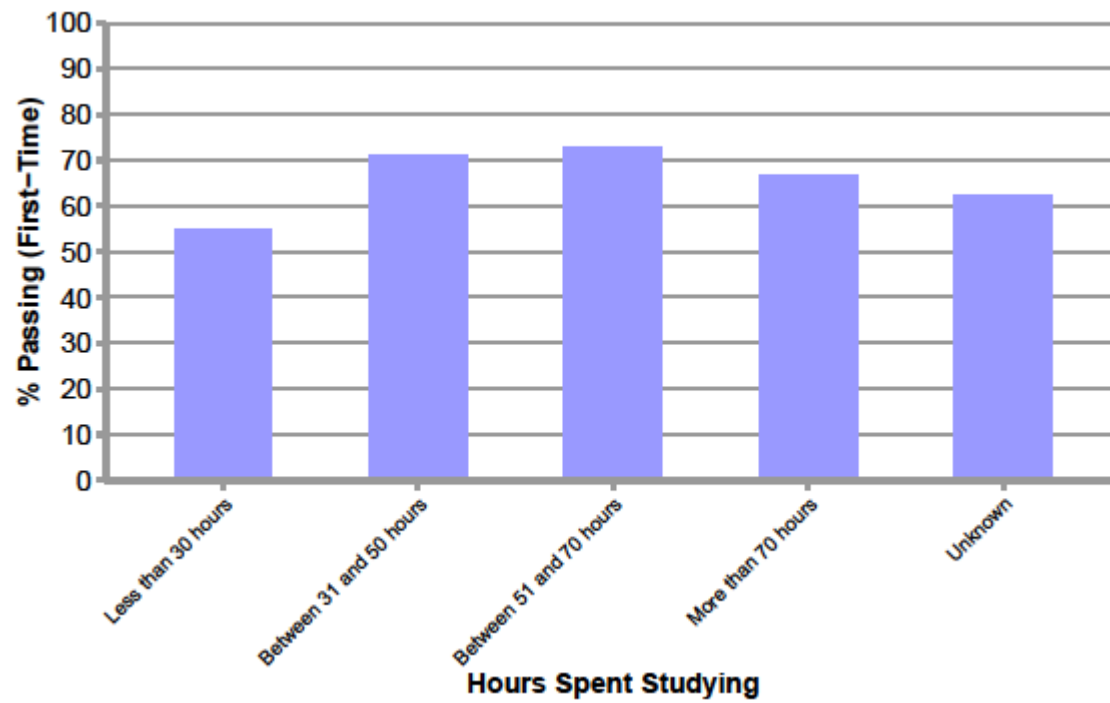


Table 138. Personal Lines Property & Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	1,630	69.3	1,130	73.60	11.42
Spanish	123	38.2	47	64.77	11.30
Other	23	65.2	15	70.70	13.42
Choose not to respond	11	36.4	4	68.09	9.19
No response	9	55.6	5	63.89	25.38

Figure 126. Personal Lines Property & Casualty Percent Passing by Primary Language

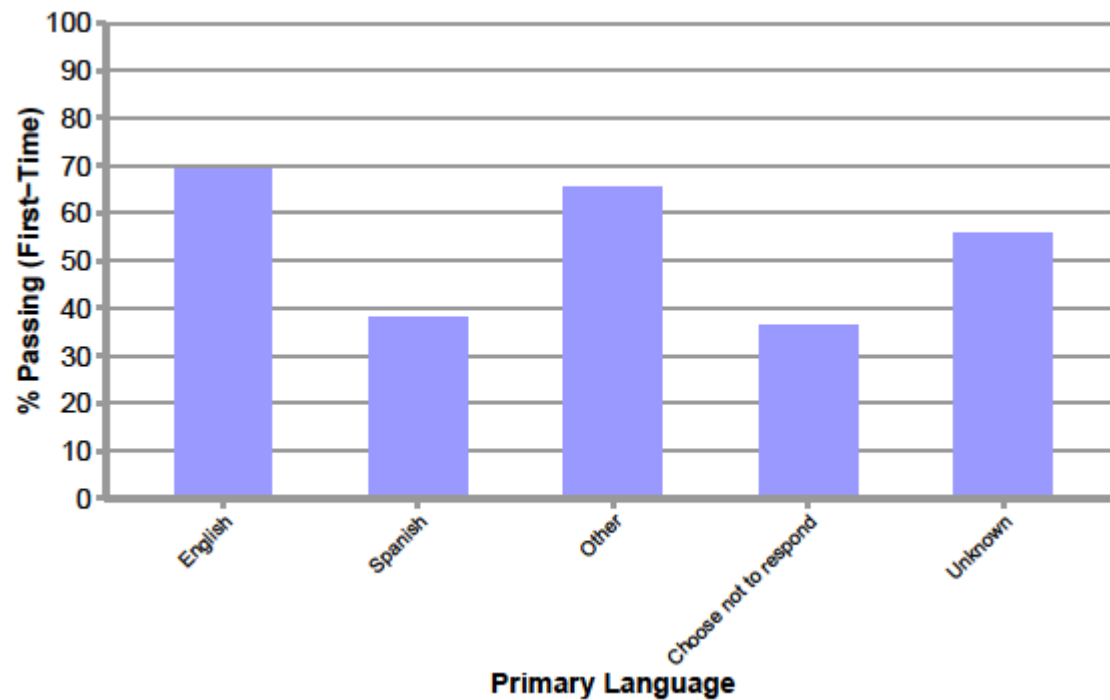


Table 139. Personal Lines Property & Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	4	75.0	3	69.75	5.91
High school diploma or equivalent	844	57.3	484	70.22	12.39
Two-year college degree (Associate's Degree)	348	65.8	229	72.09	11.11
Four-year college degree (Bachelor's Degree)	477	82.8	395	77.71	8.81
Advanced college degree (Master's degree or Doctorate)	66	81.8	54	78.08	10.73
Choose not to respond	50	64.0	32	71.82	11.50
No response	7	57.1	4	63.14	28.74

Figure 127. Personal Lines Property & Casualty Percent Passing by Education Level

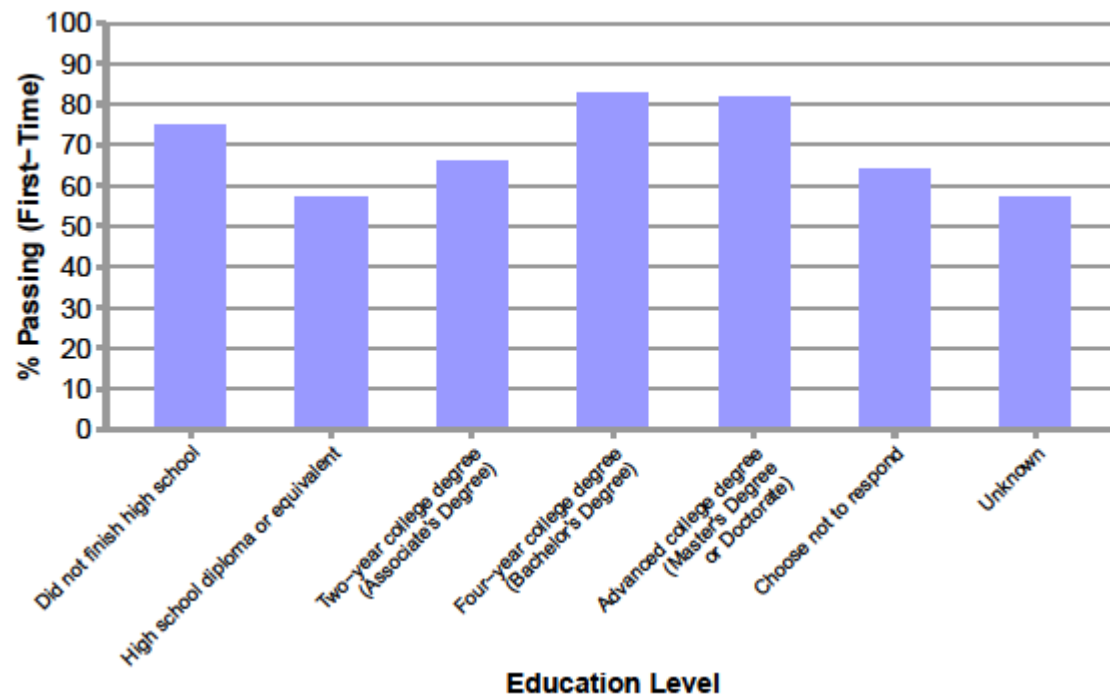


Table 140. Personal Lines Property & Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	836	73.1	611	74.56	10.96
I completed an insurance course at a college or university.	38	44.7	17	67.11	11.40
I attended classroom preparation from an exam preparation school.	404	73.5	297	74.75	10.59
I completed an online course.	256	65.6	168	72.59	11.34
I bought and used a study guide or study manual.	168	41.1	69	66.38	12.13
I took the exam without taking a course or studying.	11	9.1	1	57.27	11.57
Other	76	44.7	34	65.79	13.95
No response	7	57.1	4	63.29	28.85

Figure 128. Personal Lines Property & Casualty Percent Passing by Preparation Method

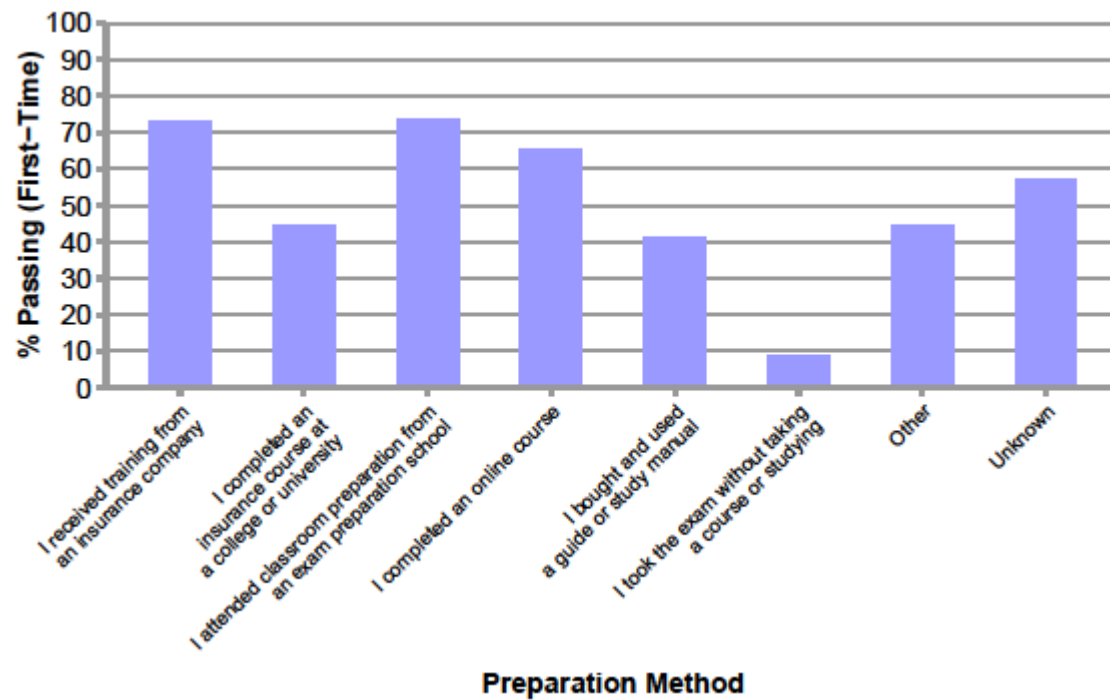


Table 141. Personal Lines Property & Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	1,578	67.8	1,070	73.18	11.53
Mexico	92	47.8	44	66.95	12.01
the Caribbean	14	64.3	9	75.14	11.95
Central America	9	55.6	5	72.44	7.06
South America	9	33.3	3	64.22	12.43
Spain	1	100.0	1	79.00	.
Other	84	75.0	63	74.77	11.73
No response	9	66.7	6	67.33	26.62

Figure 129. Personal Lines Property & Casualty Percent Passing by National Origin

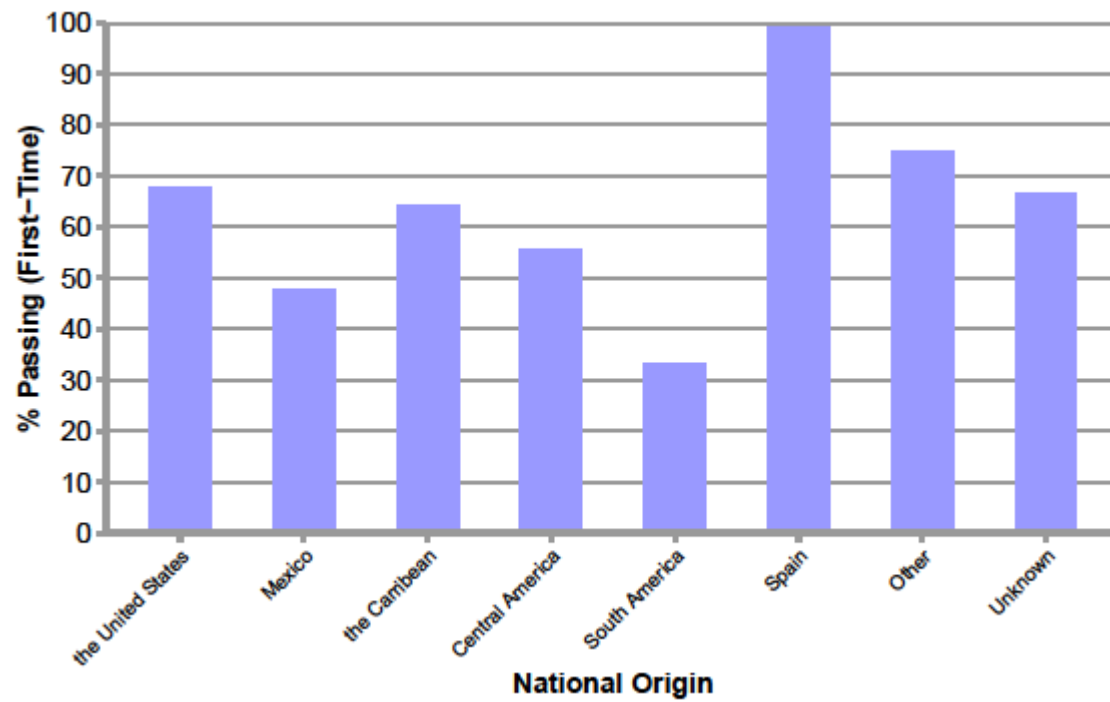


Table 142. Personal Lines Property &amp; Casualty Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	20	85.0	17	75.75	8.28
	Black / African-American	101	80.2	81	75.88	9.46
	Hispanic / Latino American	288	68.1	196	72.86	10.52
	Native American	6	100.0	6	83.67	4.50
	Caucasian / White (non-Hispanic)	238	86.6	206	78.98	9.07
	Other	14	85.7	12	77.71	11.22
	Choose not to respond	21	61.9	13	71.24	13.30
	No response	1	100.0	1	82.00	.
Female	Asian American / Pacific Islander	16	68.8	11	74.81	11.27
	Black / African-American	185	71.4	132	74.50	9.38
	Hispanic / Latino American	529	48.2	255	67.04	12.65
	Native American	3	100.0	3	81.67	4.93
	Caucasian / White (non-Hispanic)	315	73.7	232	75.75	10.30
	Other	25	60.0	15	71.16	13.36
	Choose not to respond	16	75.0	12	76.00	10.71
	No response	2	0.0	0	65.50	4.95
Choose not to respond	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	1	0.0	0	60.00	.
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	9	66.7	6	73.78	8.12
	No response	0	-	-	-	-
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	0	-	-	-	-
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	1	0.0	0	61.00	.
	Other	1	100.0	1	75.00	.
	Choose not to respond	0	-	-	-	-
	No response	4	50.0	2	55.50	37.35



Figure 130. Personal Lines Property & Casualty Percent Passing by Ethnicity within Gender

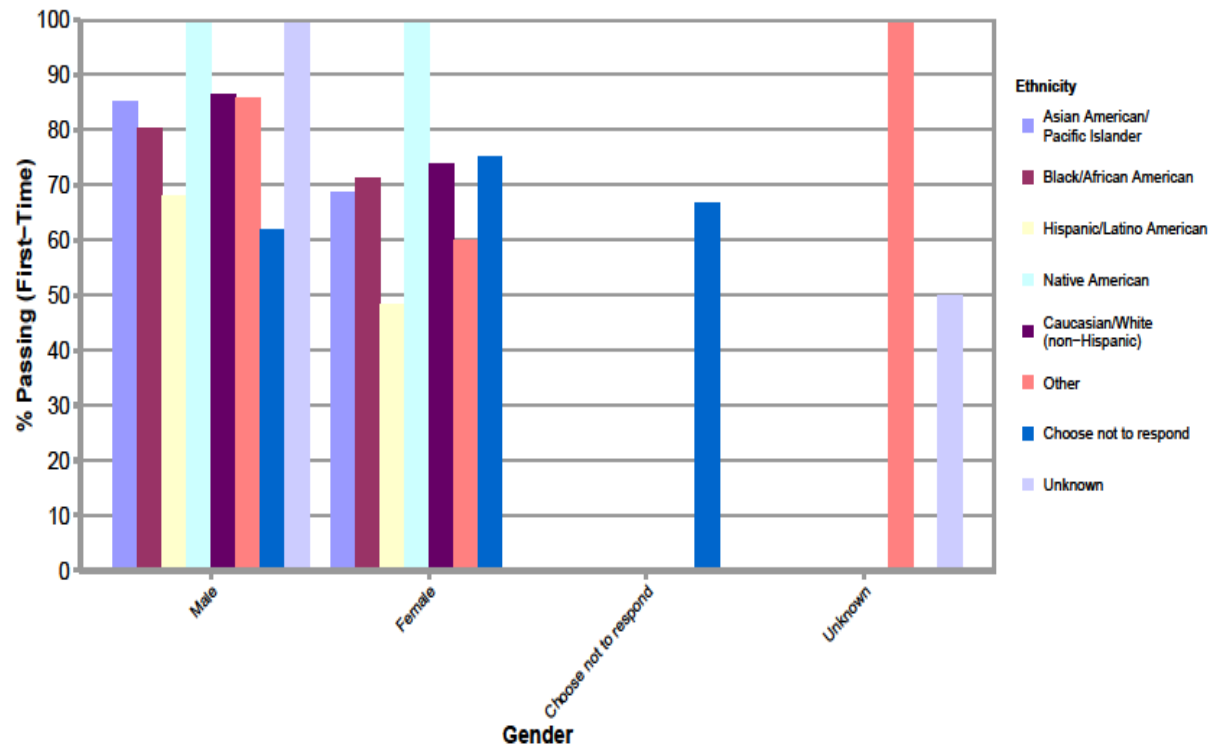


Table 143. Personal Lines Property &amp; Casualty Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	278	71.9	200	74.06	10.74
	Two-year college degree (Associate's Degree)	115	72.2	83	73.20	11.01
	Four-year college degree (Bachelor's Degree)	254	84.6	215	78.22	8.72
	Advanced college degree (Master's degree or Doctorate)	31	83.9	26	78.42	10.53
	Choose not to respond	11	72.7	8	74.91	9.54
	No response	0	-	-	-	-
Female	Did not finish high school	4	75.0	3	69.75	5.91
	High school diploma or equivalent	564	50.4	284	68.36	12.72
	Two-year college degree (Associate's Degree)	231	62.3	144	71.50	11.18
	Four-year college degree (Bachelor's Degree)	221	81.0	179	77.20	8.88
	Advanced college degree (Master's degree or Doctorate)	35	80.0	28	77.77	11.04
	Choose not to respond	33	60.6	20	70.24	12.39
	No response	3	66.7	2	73.33	10.60
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	0.0	0	62.00	2.83
	Two-year college degree (Associate's Degree)	2	100.0	2	75.50	3.54
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	6	66.7	4	74.83	9.02
	No response	0	-	-	-	-
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	2	50.0	1	68.00	9.90
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	4	50.0	2	55.50	37.35

Figure 131. Personal Lines Property & Casualty Percent Passing by Education Level within Gender

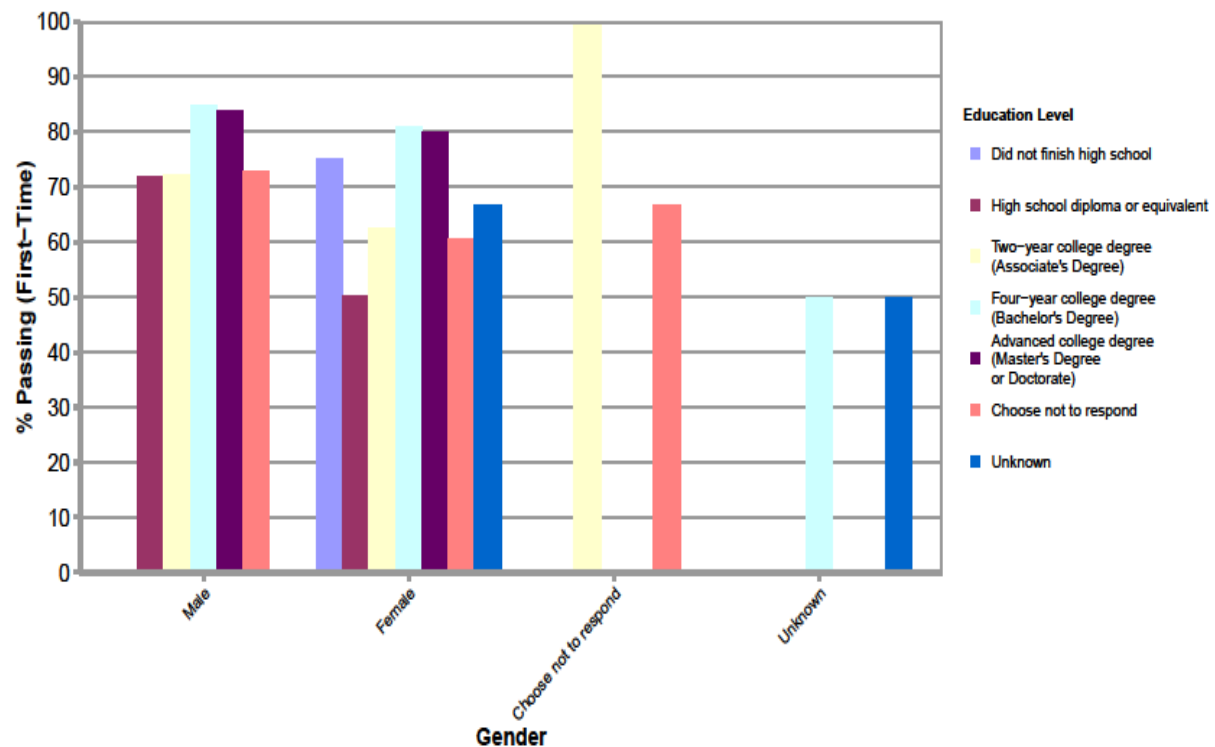


Table 144. Personal Lines Property & Casualty Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	391	78.0	305	75.65	10.18
	Yes, less than 30 hours	244	82.8	202	77.23	9.41
	No	54	46.3	25	68.63	11.82
	No response	0	-	-	-	-
Female	Yes, more than 30 hours	583	65.2	380	72.29	11.61
	Yes, less than 30 hours	386	63.5	245	72.37	11.54
	No	118	28.0	33	61.92	12.71
	No response	4	50.0	2	72.50	15.20
Choose not to respond	Yes, more than 30 hours	4	75.0	3	74.50	7.72
	Yes, less than 30 hours	5	60.0	3	73.20	9.28
	No	1	0.0	0	60.00	.
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	1	100.0	1	75.00	.
	Yes, less than 30 hours	1	0.0	0	61.00	.
	No	0	-	-	-	-
	No response	4	50.0	2	55.50	37.35

Figure 132. Personal Lines Property & Casualty Percent Passing by Course Taken within Gender

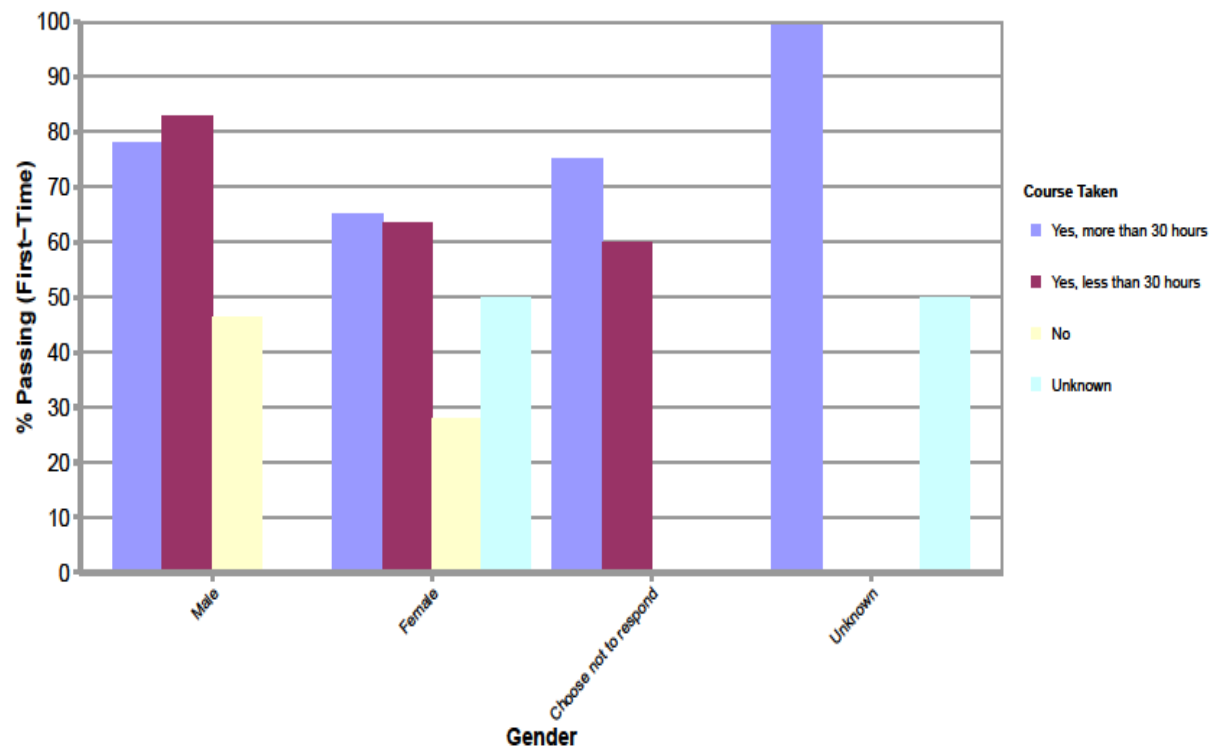


Table 145. Personal Lines Property & Casualty Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	365	79.7	291	76.37	10.12
	I completed an insurance course at a college or university.	7	71.4	5	71.71	9.79
	I attended classroom preparation from an exam preparation school.	144	84.0	121	77.56	8.69
	I completed an online course.	102	79.4	81	75.81	10.04
	I bought and used a study guide or study manual.	50	46.0	23	68.70	10.88
	I took the exam without taking a course or studying.	4	0.0	0	57.75	6.13
	Other	17	64.7	11	69.65	12.99
	No response	0	-	-	-	-
Female	I received training from an insurance company.	466	67.8	316	73.16	11.43
	I completed an insurance course at a college or university.	31	38.7	12	66.06	11.62
	I attended classroom preparation from an exam preparation school.	258	67.8	175	73.19	11.24
	I completed an online course.	154	56.5	87	70.45	11.68
	I bought and used a study guide or study manual.	116	39.7	46	65.43	12.64
	I took the exam without taking a course or studying.	7	14.3	1	57.00	14.28
	Other	56	37.5	21	64.12	14.08
	No response	3	66.7	2	73.67	11.06
Choose not to respond	I received training from an insurance company.	3	100.0	3	75.00	2.65
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	50.0	1	73.50	12.02
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	2	0.0	0	63.50	0.71
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	3	66.7	2	75.00	13.00
	No response	0	-	-	-	-
No response	I received training from an insurance company.	2	50.0	1	68.00	9.90
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	4	50.0	2	55.50	37.35

Figure 133. Personal Lines Property & Casualty Percent Passing by Preparation Method within Gender

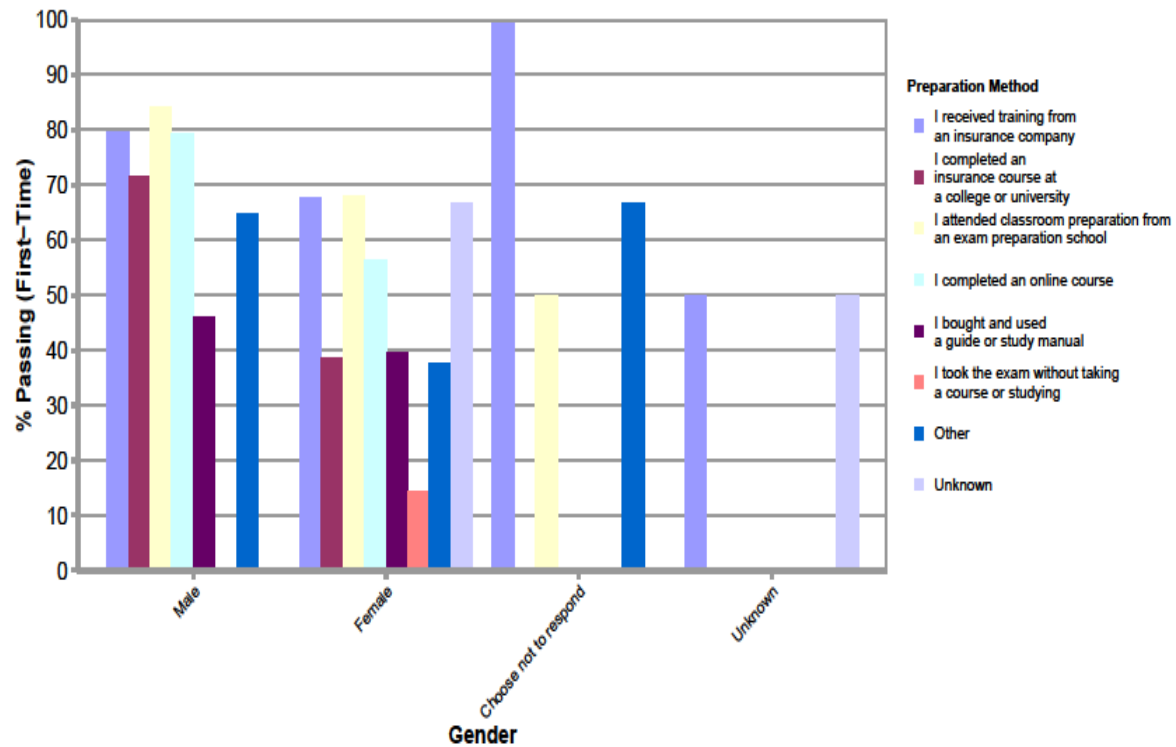


Table 146. Personal Lines Property &amp; Casualty Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	608	78.0	474	76.00	10.27
	Mexico	26	69.2	18	72.50	8.41
	the Caribbean	7	71.4	5	78.43	10.37
	Central America	4	75.0	3	75.75	7.59
	South America	4	50.0	2	69.25	16.09
	Spain	0	-	-	-	-
	Other	40	75.0	30	72.62	10.51
	No response	0	-	-	-	-
Female	the United States	962	61.5	592	71.42	11.95
	Mexico	66	39.4	26	64.76	12.55
	the Caribbean	7	57.1	4	71.86	13.28
	Central America	5	40.0	2	69.80	6.06
	South America	5	20.0	1	60.20	8.32
	Spain	1	100.0	1	79.00	.
	Other	41	75.6	31	76.78	12.76
	No response	4	75.0	3	77.75	12.37
Choose not to respond	the United States	6	50.0	3	70.50	8.76
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	3	66.7	2	76.00	11.27
	No response	1	100.0	1	73.00	.
No response	the United States	2	50.0	1	68.00	9.90
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	4	50.0	2	55.50	37.35

Figure 134. Personal Lines Property & Casualty Percent Passing by National Origin within Gender

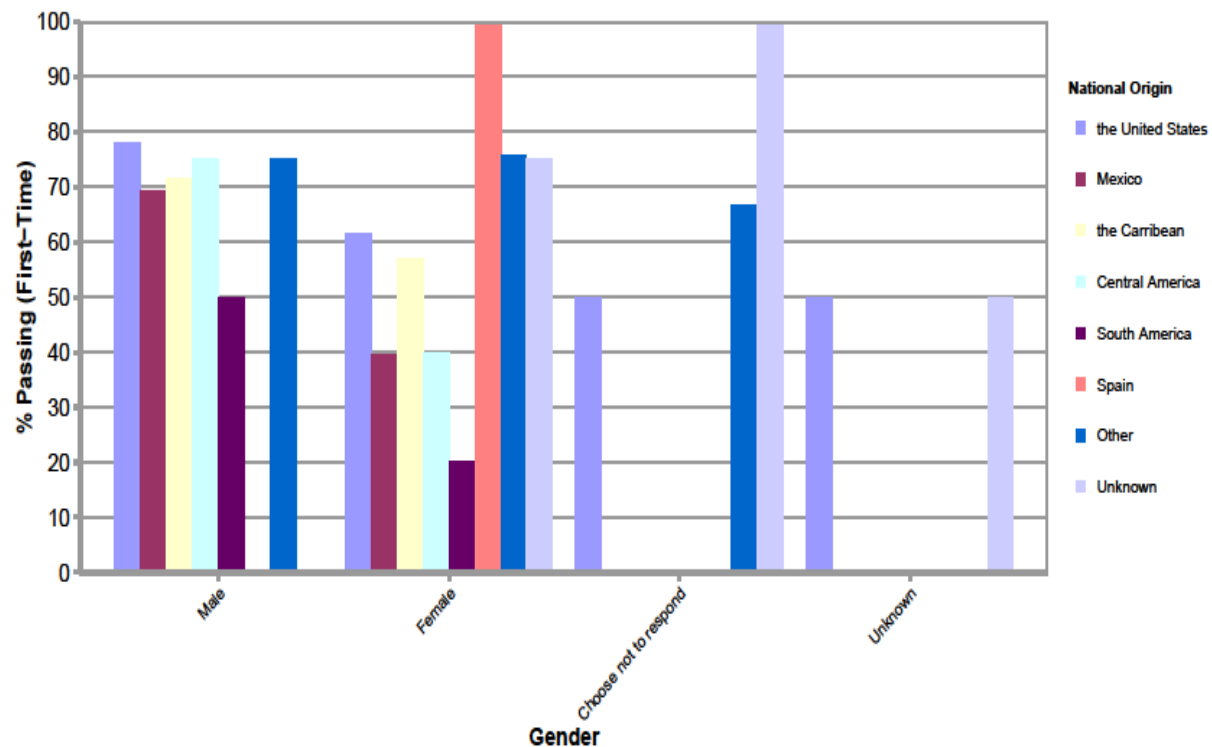


Table 147. Personal Lines Property & Casualty Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	9	44.4	4	67.89	10.47
	Two-year college degree (Associate's Degree)	7	100.0	7	77.43	2.82
	Four-year college degree (Bachelor's Degree)	15	80.0	12	77.67	10.29
	Advanced college degree (Master's degree or Doctorate)	3	100.0	3	77.33	7.77
	Choose not to respond	2	100.0	2	81.00	1.41
	No response	0	-	-	-	-
Black / African-American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	110	76.4	84	74.61	9.37
	Two-year college degree (Associate's Degree)	64	71.9	46	74.62	10.12
	Four-year college degree (Bachelor's Degree)	87	75.9	66	76.05	8.65
	Advanced college degree (Master's degree or Doctorate)	13	69.2	9	75.08	8.72
	Choose not to respond	11	63.6	7	72.36	13.12
	No response	1	100.0	1	75.00	.
Hispanic / Latino American	Did not finish high school	4	75.0	3	69.75	5.91
	High school diploma or equivalent	458	45.4	208	66.48	12.55
	Two-year college degree (Associate's Degree)	165	55.8	92	69.10	11.39



Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Four-year college degree (Bachelor's Degree)	156	80.1	125	76.17	9.09
	Advanced college degree (Master's degree or Doctorate)	18	72.2	13	75.28	12.30
	Choose not to respond	17	58.8	10	66.94	12.02
	No response	0	-	-	-	-
Native American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	4	100.0	4	83.50	1.73
	Two-year college degree (Associate's Degree)	1	100.0	1	79.00	.
	Four-year college degree (Bachelor's Degree)	3	100.0	3	86.00	5.29
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	76.00	.
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	226	70.4	159	75.12	10.98
	Two-year college degree (Associate's Degree)	92	78.3	72	75.66	9.52
	Four-year college degree (Bachelor's Degree)	197	87.8	173	79.40	8.18
	Advanced college degree (Master's degree or Doctorate)	28	92.9	26	82.11	8.83
	Choose not to respond	10	70.0	7	76.10	10.74
	No response	1	100.0	1	83.00	.
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	19	73.7	14	74.42	11.56
	Two-year college degree (Associate's Degree)	10	50.0	5	67.40	15.40
	Four-year college degree (Bachelor's Degree)	9	88.9	8	79.00	11.58
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	75.00	.
	Choose not to respond	1	0.0	0	68.00	.
	No response	0	-	-	-	-
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	18	61.1	11	70.94	11.70
	Two-year college degree (Associate's Degree)	9	66.7	6	72.44	12.07
	Four-year college degree (Bachelor's Degree)	8	87.5	7	80.12	8.43
	Advanced college degree (Master's degree or Doctorate)	3	66.7	2	72.00	21.63
	Choose not to respond	8	62.5	5	73.75	9.10
	No response	0	-	-	-	-
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	2	50.0	1	75.50	9.19
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	5	40.0	2	56.80	32.48

Figure 135. Personal Lines Property & Casualty Percent Passing by Education Level within Ethnicity

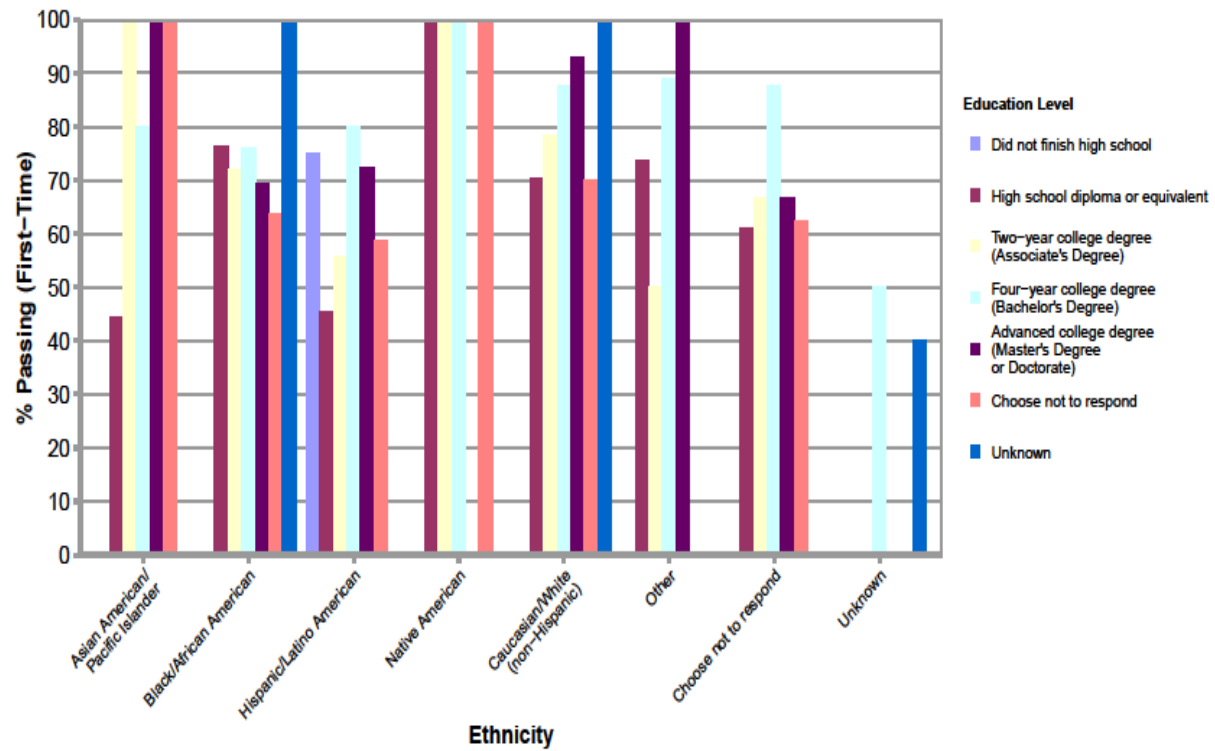


Table 148. Personal Lines Property &amp; Casualty Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	22	72.7	16	73.32	10.43
	Yes, less than 30 hours	8	75.0	6	78.12	9.16
	No	6	100.0	6	79.00	4.73
	No response	0	-	-	-	-
Black / African-American	Yes, more than 30 hours	211	75.4	159	75.27	9.61
	Yes, less than 30 hours	63	74.6	47	74.37	8.87
	No	11	54.5	6	72.27	8.98
	No response	1	100.0	1	84.00	.
Hispanic / Latino American	Yes, more than 30 hours	420	59.8	251	70.20	11.78
	Yes, less than 30 hours	293	60.1	176	70.94	11.38
	No	104	23.1	24	59.45	12.24
	No response	1	0.0	0	57.00	.
Native American	Yes, more than 30 hours	6	100.0	6	84.17	4.45
	Yes, less than 30 hours	3	100.0	3	80.67	4.16
	No	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	261	82.4	215	77.78	9.34
	Yes, less than 30 hours	246	81.7	201	77.61	9.95
	No	46	45.7	21	70.43	10.77
	No response	1	100.0	1	87.00	.
Other	Yes, more than 30 hours	29	72.4	21	73.14	12.35
	Yes, less than 30 hours	9	66.7	6	76.33	15.10
	No	2	50.0	1	67.00	7.07
	No response	0	-	-	-	-
Choose not to respond	Yes, more than 30 hours	28	71.4	20	72.86	12.22
	Yes, less than 30 hours	14	78.6	11	77.86	8.52
	No	4	0.0	0	61.50	7.42
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	2	50.0	1	75.50	9.19
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	5	40.0	2	56.80	32.48

Figure 136. Personal Lines Property & Casualty Percent Passing by Course Taken within Ethnicity

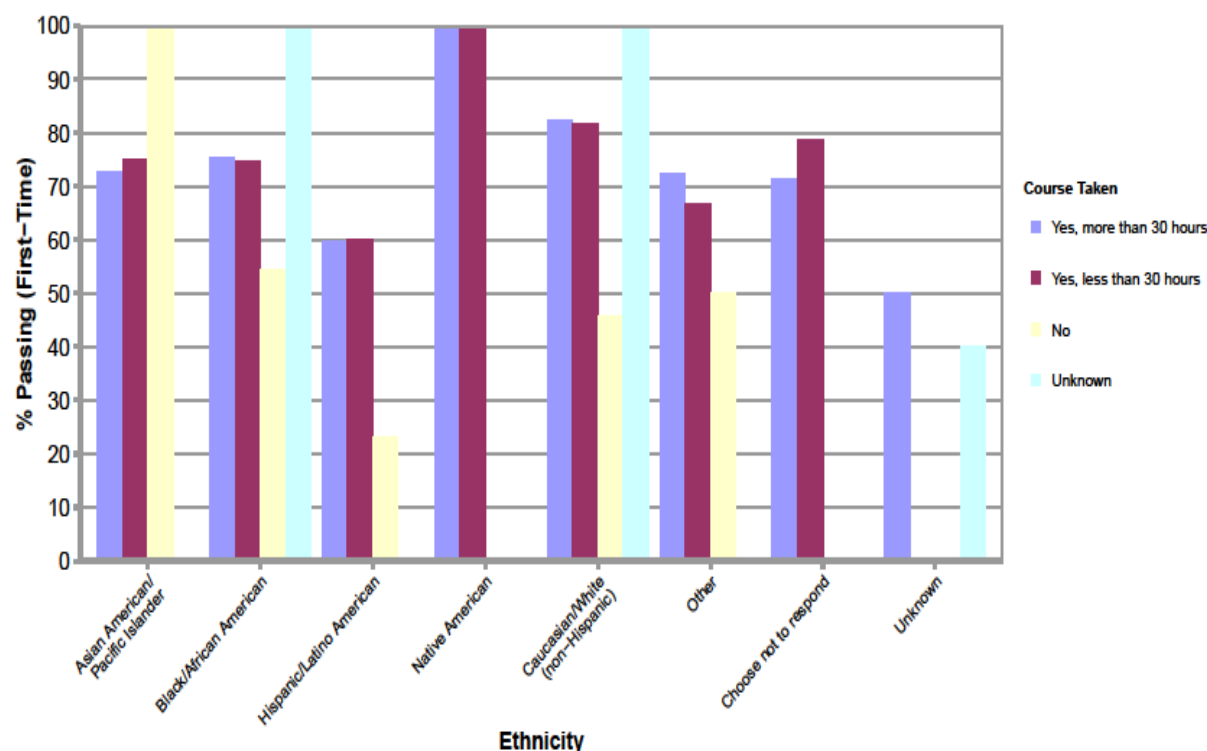


Table 149. Personal Lines Property & Casualty Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	17	88.2	15	77.71	9.38
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	5	80.0	4	77.80	9.34
	I completed an online course.	7	71.4	5	72.14	6.52
	I bought and used a study guide or study manual.	5	60.0	3	71.20	14.69
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	2	50.0	1	70.50	3.54
	No response	0	-	-	-	-
Black / African-American	I received training from an insurance company.	160	78.8	126	76.11	8.78
	I completed an insurance course at a college or university.	4	0.0	0	65.25	4.50
	I attended classroom preparation from an exam preparation school.	51	70.6	36	74.41	8.61
	I completed an online course.	43	81.4	35	75.93	9.93
	I bought and used a study guide or study manual.	17	41.2	7	67.88	11.32
	I took the exam without taking a course or studying.	0	-	-	-	-

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Other	9	77.8	7	70.44	12.75
	No response	2	100.0	2	79.50	6.36
Hispanic / Latino American	I received training from an insurance company.	395	61.5	243	70.73	11.42
	I completed an insurance course at a college or university.	20	35.0	7	64.05	11.44
	I attended classroom preparation from an exam preparation school.	172	69.2	119	72.56	11.35
	I completed an online course.	93	45.2	42	67.37	12.14
	I bought and used a study guide or study manual.	83	26.5	22	61.87	11.66
	I took the exam without taking a course or studying.	6	0.0	0	50.67	8.43
	Other	49	36.7	18	63.29	14.31
	No response	0	-	-	-	-
Native American	I received training from an insurance company.	6	100.0	6	84.50	4.32
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	1	100.0	1	76.00	.
	I bought and used a study guide or study manual.	1	100.0	1	82.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	82.00	.
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company.	209	86.1	180	79.53	9.23
	I completed an insurance course at a college or university.	12	66.7	8	71.17	12.23
	I attended classroom preparation from an exam preparation school.	164	80.5	132	77.57	9.41
	I completed an online course.	102	76.5	78	75.72	9.57
	I bought and used a study guide or study manual.	54	63.0	34	71.94	10.51
	I took the exam without taking a course or studying.	4	25.0	1	66.00	11.46
	Other	9	55.6	5	72.44	12.31
	No response	0	-	-	-	-
Other	I received training from an insurance company.	25	84.0	21	77.28	9.70
	I completed an insurance course at a college or university.	2	100.0	2	77.00	4.24
	I attended classroom preparation from an exam preparation school.	4	25.0	1	58.50	16.62
	I completed an online course.	4	75.0	3	78.00	10.00
	I bought and used a study guide or study manual.	3	33.3	1	65.67	18.90
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	2	0.0	0	56.50	7.78
	No response	0	-	-	-	-
Choose not to respond	I received training from an insurance company.	23	82.6	19	76.00	11.43
	I completed an insurance course at a college or university.	0	-	-	-	-

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I attended classroom preparation from an exam preparation school.	8	62.5	5	72.25	9.07
	I completed an online course.	6	66.7	4	72.83	15.25
	I bought and used a study guide or study manual.	4	25.0	1	68.50	7.33
	I took the exam without taking a course or studying.	1	0.0	0	62.00	.
	Other	4	50.0	2	69.25	15.84
	No response	0	-	-	-	-
No response	I received training from an insurance company.	1	100.0	1	82.00	.
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	1	0.0	0	69.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	5	40.0	2	56.80	32.48

Figure 137. Personal Lines Property & Casualty Percent Passing by Preparation Method within Ethnicity

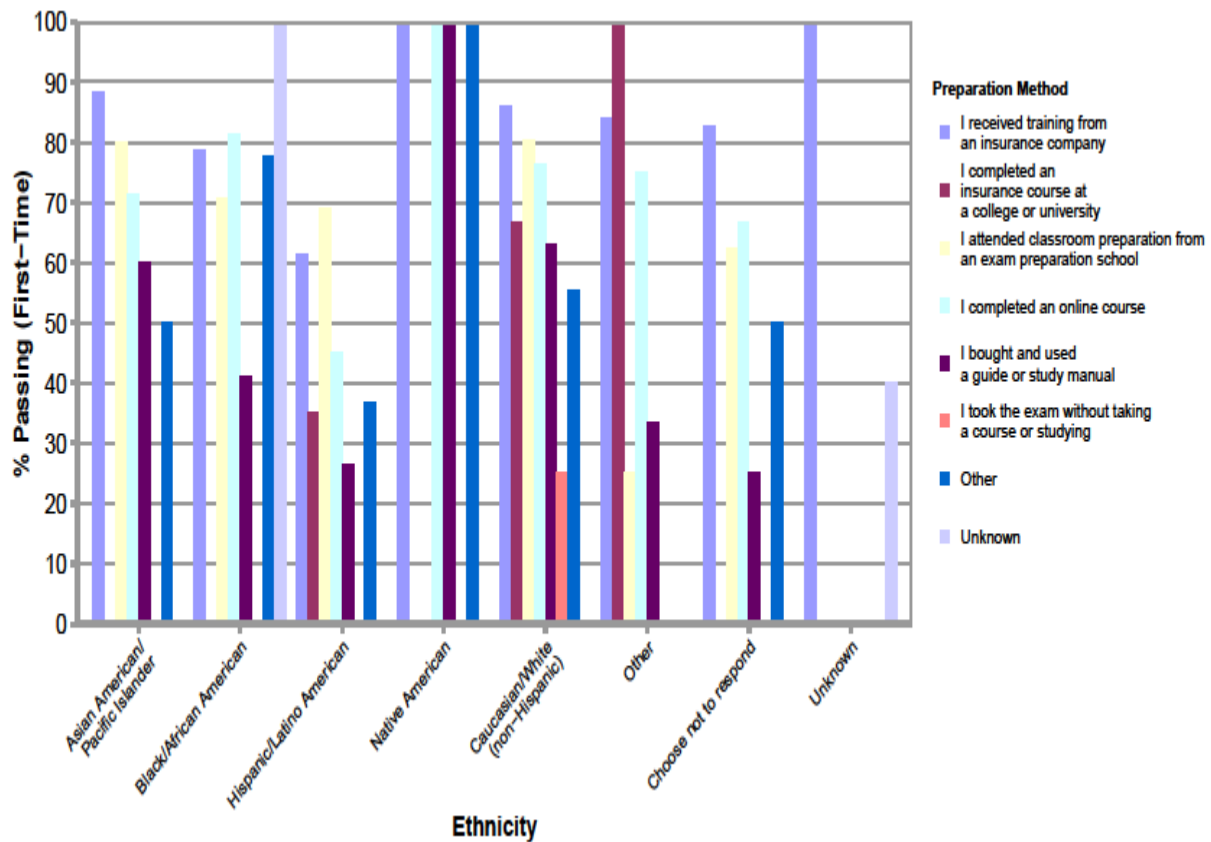


Table 150. Personal Lines Property &amp; Casualty Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	15	80.0	12	77.40	10.13
	Mexico	0	-	-	-	-
	the Caribbean	1	100.0	1	75.00	.
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	20	75.0	15	73.80	9.37
	No response	0	-	-	-	-
Black / African-American	the United States	271	74.2	201	75.08	8.97
	Mexico	0	-	-	-	-
	the Caribbean	3	100.0	3	81.67	3.51
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	11	72.7	8	70.91	17.94
	No response	1	100.0	1	75.00	.
Hispanic / Latino American	the United States	693	56.3	390	69.31	12.35
	Mexico	90	46.7	42	66.60	11.91
	the Caribbean	7	42.9	3	72.57	11.66
	Central America	9	55.6	5	72.44	7.06
	South America	8	25.0	2	61.62	10.35
	Spain	1	100.0	1	79.00	.
	Other	10	80.0	8	74.80	10.59
	No response	0	-	-	-	-
Native American	the United States	9	100.0	9	83.00	4.44
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	523	78.6	411	76.97	9.98
	Mexico	2	100.0	2	82.50	0.71
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	1	100.0	1	85.00	.
	Spain	0	-	-	-	-
	Other	27	85.2	23	78.70	8.93
	No response	1	100.0	1	91.00	.
Other	the United States	26	73.1	19	74.04	11.14
	Mexico	0	-	-	-	-
	the Caribbean	3	66.7	2	74.67	20.50
	Central America	0	-	-	-	-

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	11	63.6	7	72.09	15.25
	No response	0	-	-	-	-
Choose not to respond	the United States	40	67.5	27	73.25	11.87
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	4	50.0	2	72.50	11.56
	No response	2	100.0	2	78.00	7.07
No response	the United States	1	100.0	1	82.00	.
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	0.0	0	69.00	.
	No response	5	40.0	2	56.80	32.48

Figure 138. Personal Lines Property & Casualty Percent Passing by National Origin within Ethnicity

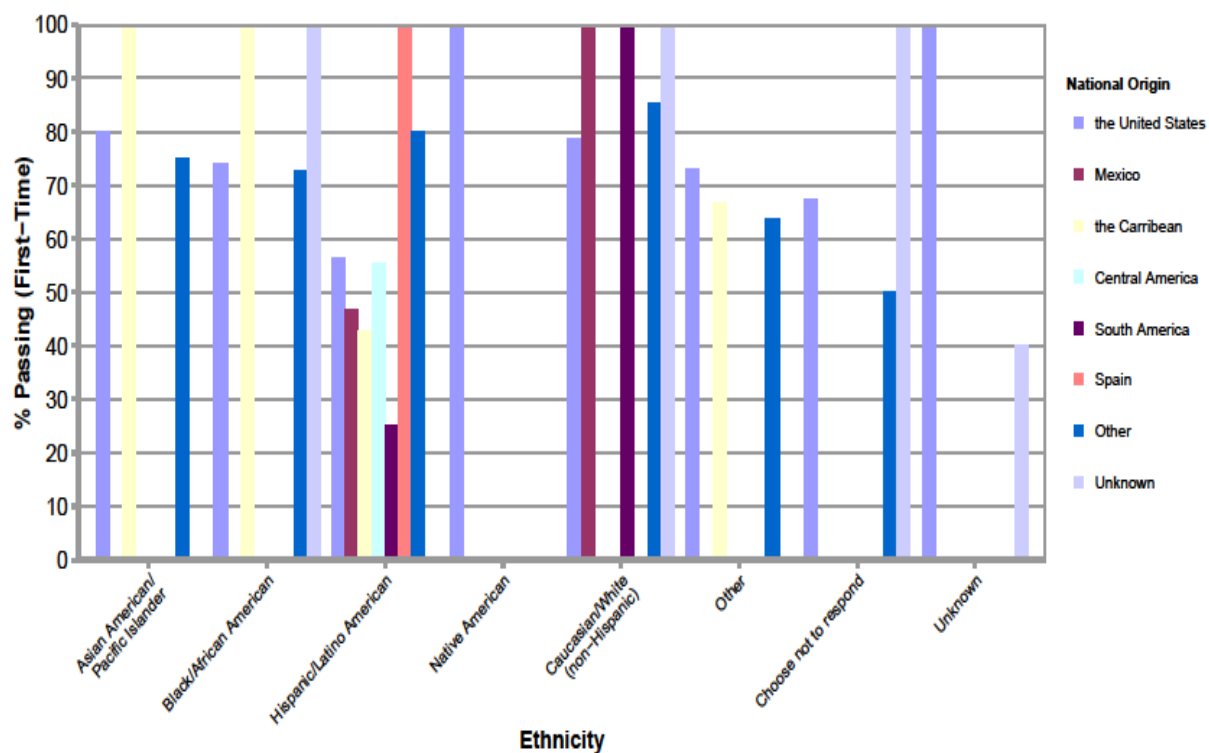




Table 151. Personal Lines Property & Casualty Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	3	66.7	2	68.33	6.35
	High school diploma or equivalent	758	58.7	445	70.63	12.29
	Two-year college degree (Associate's Degree)	297	66.3	197	72.17	11.08
	Four-year college degree (Bachelor's Degree)	423	82.7	350	77.77	8.81
	Advanced college degree (Master's degree or Doctorate)	55	85.5	47	79.29	9.89
	Choose not to respond	41	68.3	28	72.22	10.37
	No response	1	100.0	1	83.00	.
Mexico	Did not finish high school	1	100.0	1	74.00	.
	High school diploma or equivalent	54	38.9	21	64.13	12.37
	Two-year college degree (Associate's Degree)	21	52.4	11	69.33	9.12
	Four-year college degree (Bachelor's Degree)	10	80.0	8	74.90	8.37
	Advanced college degree (Master's degree or Doctorate)	5	60.0	3	70.40	18.85
	Choose not to respond	1	0.0	0	65.00	.
	No response	0	-	-	-	-
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	4	75.0	3	80.00	10.74
	Two-year college degree (Associate's Degree)	4	50.0	2	68.25	15.95
	Four-year college degree (Bachelor's Degree)	3	100.0	3	80.33	6.66
	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	77.00	12.73
	Choose not to respond	1	0.0	0	64.00	.
	No response	0	-	-	-	-
Central America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	3	33.3	1	70.00	2.65
	Two-year college degree (Associate's Degree)	3	66.7	2	73.00	4.36
	Four-year college degree (Bachelor's Degree)	3	66.7	2	74.33	12.58
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	3	0.0	0	55.67	3.79
	Two-year college degree (Associate's Degree)	4	25.0	1	63.50	12.82
	Four-year college degree (Bachelor's Degree)	2	100.0	2	78.50	9.19
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	100.0	1	79.00	.
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	20	60.0	12	70.55	12.71
	Two-year college degree (Associate's Degree)	18	83.3	15	76.44	12.54
	Four-year college degree (Bachelor's Degree)	35	82.9	29	77.34	9.08
	Advanced college degree (Master's degree or Doctorate)	4	75.0	3	71.50	4.73
	Choose not to respond	7	57.1	4	71.57	18.54
	No response	0	-	-	-	-
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	100.0	1	83.00	.
	Two-year college degree (Associate's Degree)	1	100.0	1	73.00	.
	Four-year college degree (Bachelor's Degree)	1	100.0	1	91.00	.
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	6	50.0	3	59.83	29.98

Figure 139. Personal Lines Property & Casualty Percent Passing by Education Level within National Origin

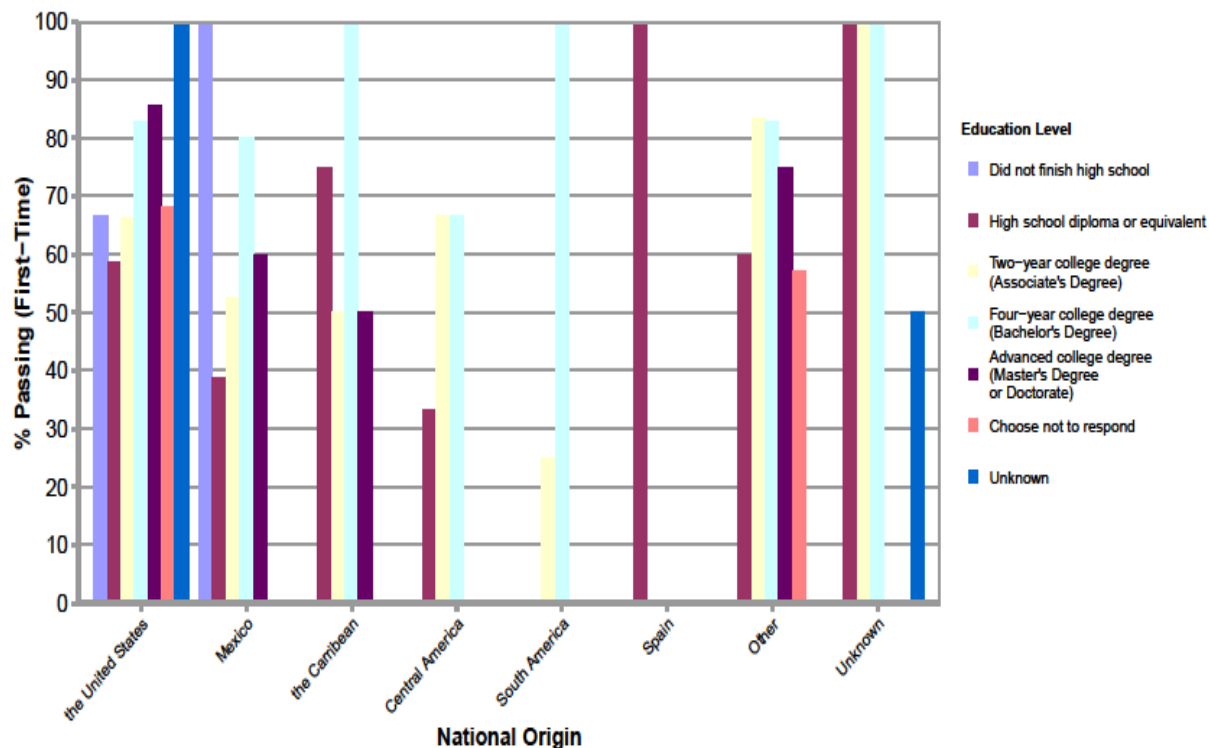


Table 152. Personal Lines Property & Casualty Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	862	71.5	616	73.98	10.94
	Yes, less than 30 hours	557	71.6	399	74.42	10.93
	No	156	34.0	53	64.26	12.87
	No response	3	66.7	2	76.00	16.52
Mexico	Yes, more than 30 hours	49	57.1	28	68.29	13.18
	Yes, less than 30 hours	34	41.2	14	67.35	9.00
	No	9	22.2	2	58.11	12.79
	No response	0	-	-	-	-
the Caribbean	Yes, more than 30 hours	8	62.5	5	76.25	11.02
	Yes, less than 30 hours	5	80.0	4	75.60	14.76
	No	1	0.0	0	64.00	.
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	6	50.0	3	70.33	5.57
	Yes, less than 30 hours	2	50.0	1	77.00	12.73
	No	1	100.0	1	76.00	.
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	4	0.0	0	58.75	4.57
	Yes, less than 30 hours	4	75.0	3	73.00	13.78
	No	1	0.0	0	51.00	.
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	1	100.0	1	79.00	.
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	47	72.3	34	73.89	12.04
	Yes, less than 30 hours	32	84.4	27	77.31	11.17
	No	5	40.0	2	66.80	9.01
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	2	100.0	2	79.00	5.66
	Yes, less than 30 hours	2	100.0	2	82.00	12.73
	No	0	-	-	-	-
	No response	5	40.0	2	56.80	32.48

Figure 140. Personal Lines Property & Casualty Percent Passing by Course Taken within National Origin

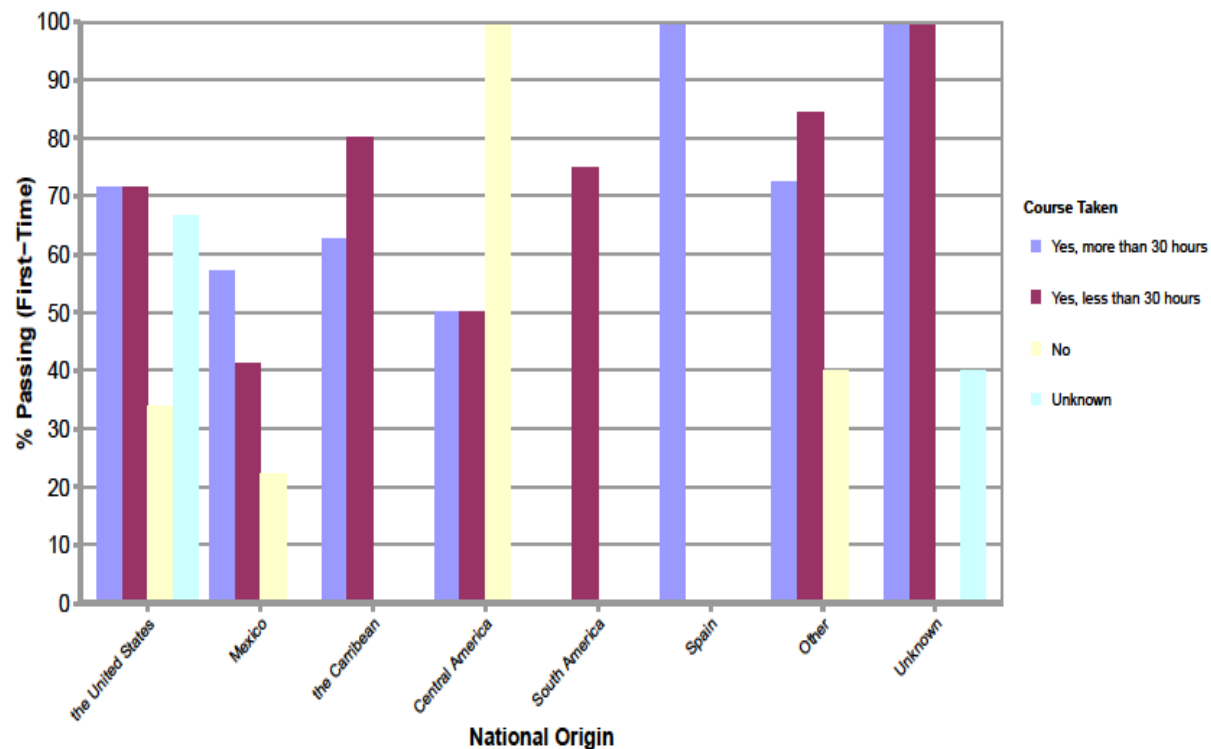


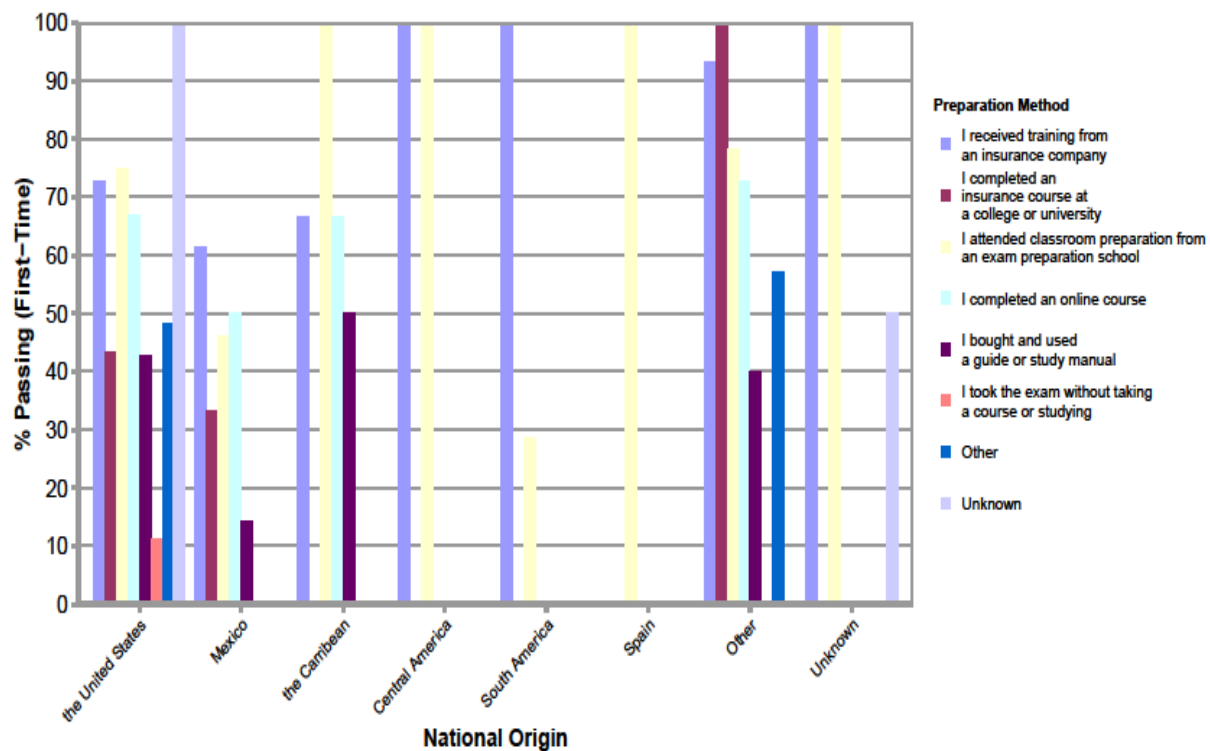
Table 153. Personal Lines Property & Casualty Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	750	72.8	546	74.53	11.15
	I completed an insurance course at a college or university.	30	43.3	13	67.13	10.69
	I attended classroom preparation from an exam preparation school.	357	74.8	267	75.03	10.37
	I completed an online course.	224	67.0	150	73.08	11.01
	I bought and used a study guide or study manual.	145	42.8	62	66.83	11.87
	I took the exam without taking a course or studying.	9	11.1	1	56.67	12.81
	Other	62	48.4	30	66.60	13.69
	No response	1	100.0	1	84.00	.
Mexico	I received training from an insurance company.	44	61.4	27	70.98	8.95
	I completed an insurance course at a college or university.	6	33.3	2	62.00	13.22
	I attended classroom preparation from an exam preparation school.	13	46.2	6	70.00	9.03
	I completed an online course.	16	50.0	8	66.06	13.98
	I bought and used a study guide or study manual.	7	14.3	1	52.57	11.21
	I took the exam without taking a course or studying.	0	-	-	-	-

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	Other	6	0.0	0	54.83	12.77
	No response	0	-	-	-	-
the Caribbean	I received training from an insurance company.	6	66.7	4	78.00	11.88
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	82.00	.
	I completed an online course.	3	66.7	2	75.67	10.02
	I bought and used a study guide or study manual.	4	50.0	2	68.75	15.15
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	4	100.0	4	77.50	5.80
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	76.00	.
	I completed an online course.	1	0.0	0	69.00	.
	I bought and used a study guide or study manual.	2	0.0	0	64.50	4.95
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	68.00	.
	No response	0	-	-	-	-
South America	I received training from an insurance company.	1	100.0	1	81.00	.
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	7	28.6	2	62.71	12.24
	I completed an online course.	1	0.0	0	58.00	.
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Spain	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	79.00	.
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Other	I received training from an insurance company.	29	93.1	27	79.14	7.62
	I completed an insurance course at a college or university.	2	100.0	2	82.00	4.24

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I attended classroom preparation from an exam preparation school.	23	78.3	18	75.52	12.32
	I completed an online course.	11	72.7	8	72.82	12.94
	I bought and used a study guide or study manual.	10	40.0	4	69.00	12.34
	I took the exam without taking a course or studying.	2	0.0	0	60.00	2.83
	Other	7	57.1	4	67.71	16.14
	No response	0	-	-	-	-
No response	I received training from an insurance company.	2	100.0	2	78.00	7.07
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	91.00	.
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	6	50.0	3	59.83	29.98

Figure 141. Personal Lines Property & Casualty Percent Passing by Preparation Method within National Origin



## Surplus Lines

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 154. Surplus Lines Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	157	93.0	146	81.54	7.27

Table 155. Surplus Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	74	97.3	72	81.92	6.74
Female	80	88.8	71	81.11	7.82
Choose not to respond	0	-	-	-	-
No response	3	100.0	3	83.67	5.13

Figure 142. Surplus Lines Percent Passing by Gender

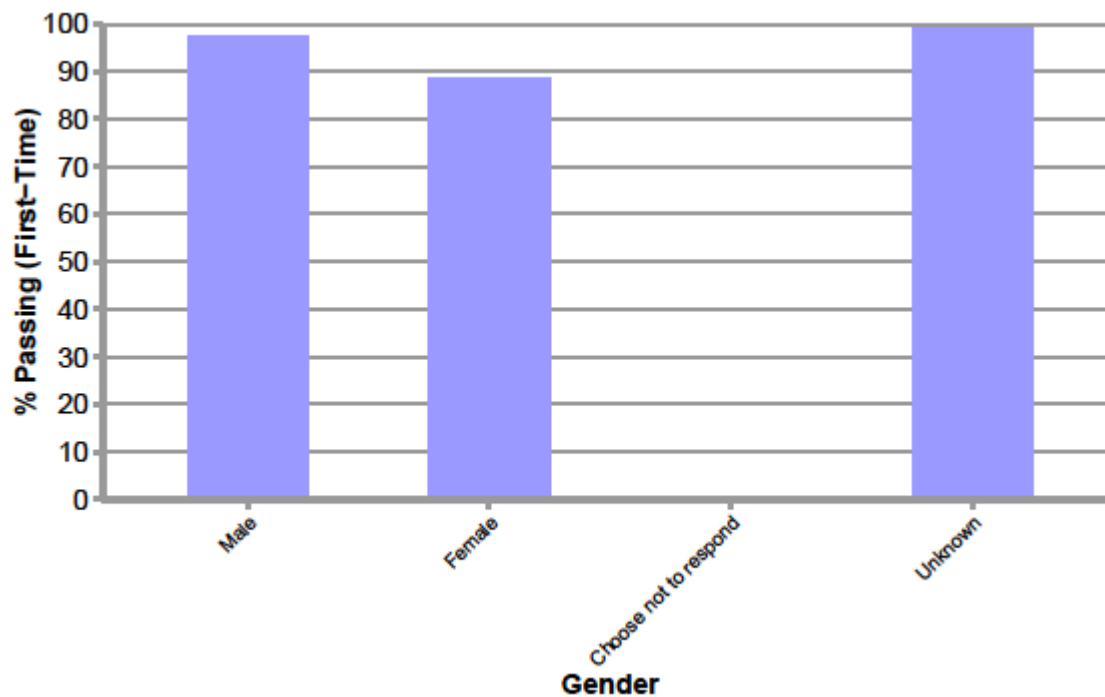


Table 156. Surplus Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	6	100.0	6	80.00	3.35
Black / African-American	9	100.0	9	83.67	6.16
Hispanic / Latino American	21	81.0	17	78.00	7.97
Native American	2	100.0	2	82.50	3.54
Caucasian / White (non-Hispanic)	112	93.8	105	82.10	7.32
Other	1	100.0	1	87.00	.
Choose not to respond	2	100.0	2	80.50	10.61
No response	4	100.0	4	80.75	7.18

Figure 143. Surplus Lines Percent Passing by Ethnicity

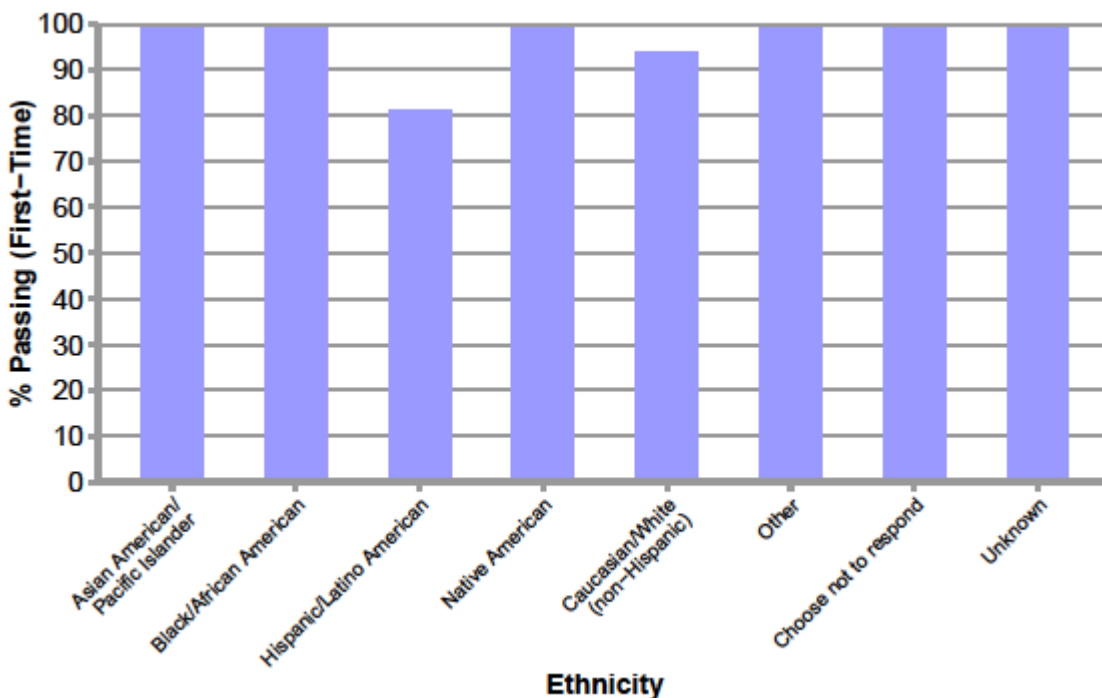


Table 157. Surplus Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	12	100.0	12	79.00	4.22
Yes, less than 30 hours	65	87.7	57	81.91	8.29
No	77	96.1	74	81.55	6.78
No response	3	100.0	3	83.67	5.13



Figure 144. Surplus Lines Percent Passing by Course Taken

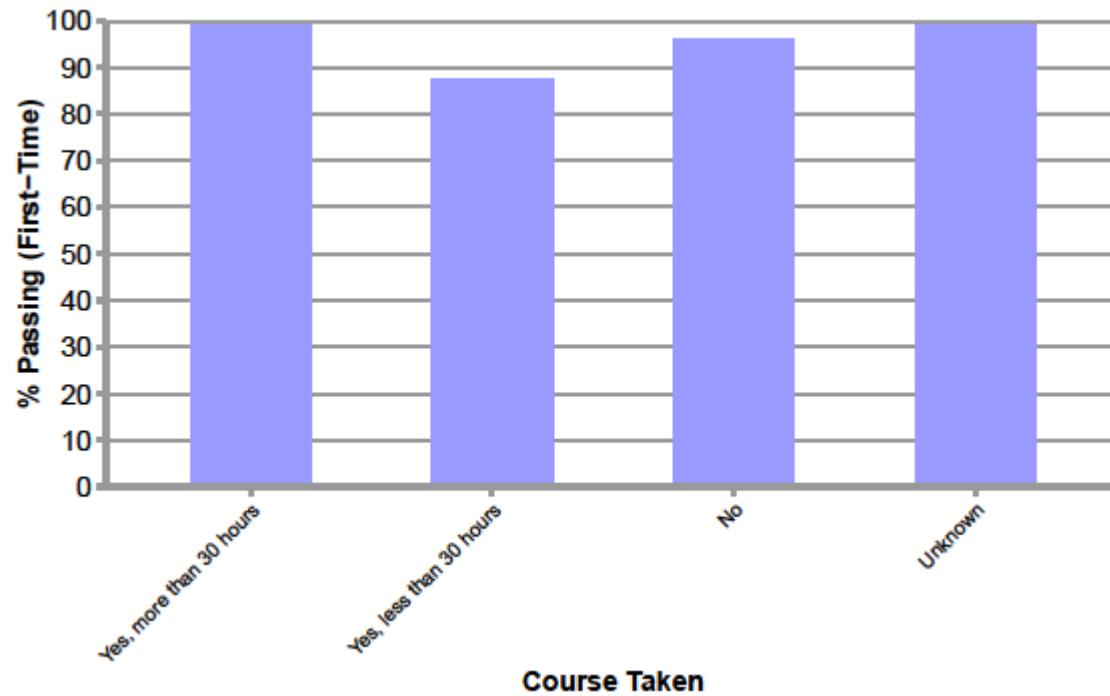


Table 158. Surplus Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	38	97.4	37	83.45	6.99
Between \$50,000 and \$100,000	56	94.6	53	82.38	7.04
Between \$25,000 and \$50,000	55	87.3	48	79.44	7.38
Less than \$25,000	2	100.0	2	79.00	12.73
No response	6	100.0	6	81.83	5.85

Figure 145. Surplus Lines Percent Passing by Income Level

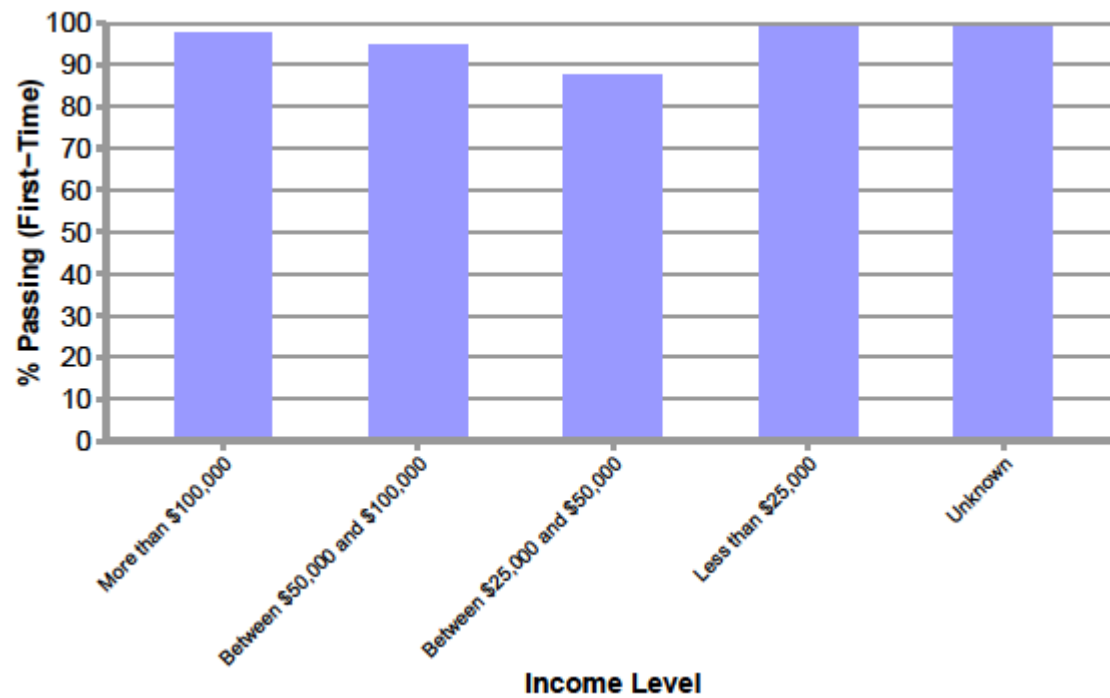


Table 159. Surplus Lines Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	110	93.6	103	82.02	7.29
Between 31 and 50 hours	35	91.4	32	80.54	7.62
Between 51 and 70 hours	6	83.3	5	75.83	4.83
More than 70 hours	2	100.0	2	86.00	1.41
No response	4	100.0	4	83.50	4.20

Figure 146. Surplus Lines Percent Passing by Total Hours Spent Studying

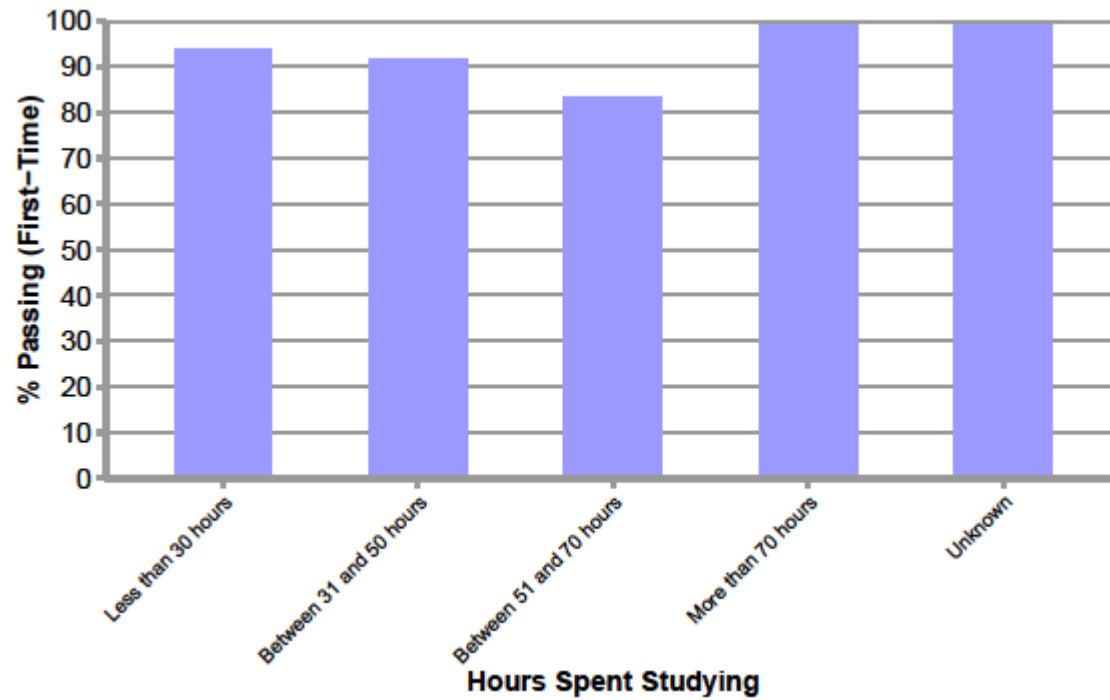


Table 160. Surplus Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	146	93.2	136	81.58	7.29
Spanish	2	50.0	1	78.50	16.26
Other	5	100.0	5	82.20	4.66
Choose not to respond	1	100.0	1	72.00	.
No response	3	100.0	3	83.67	5.13

Figure 147. Surplus Lines Percent Passing by Primary Language

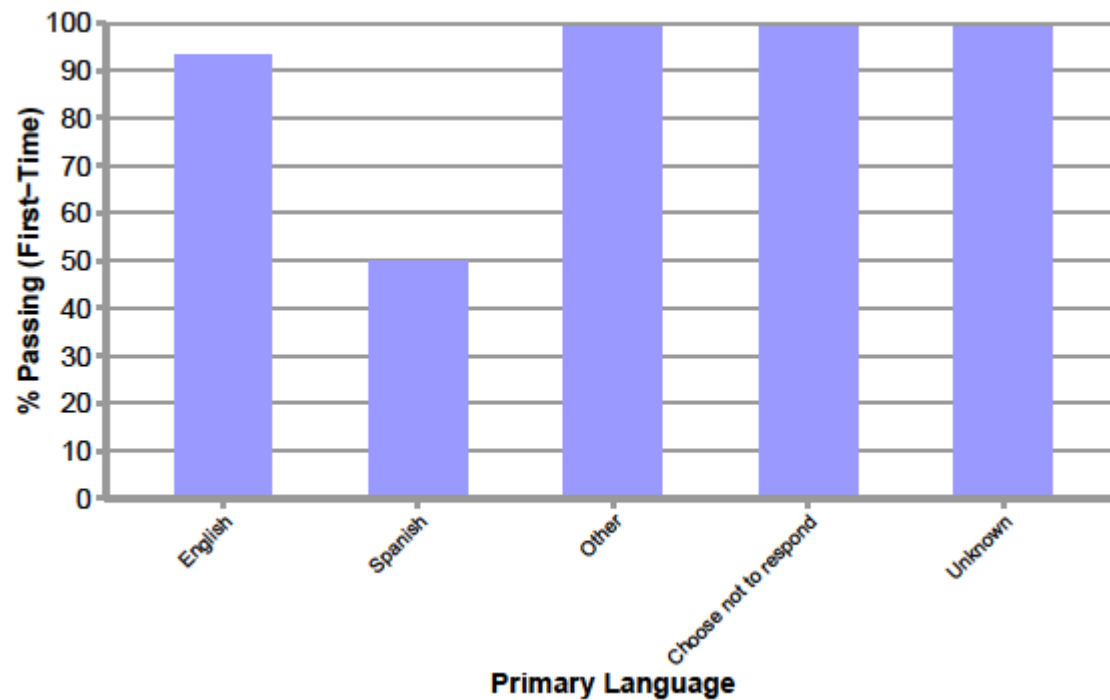


Table 161. Surplus Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	1	100.0	1	88.00	.
High school diploma or equivalent	37	83.8	31	78.81	7.86
Two-year college degree (Associate's Degree)	13	92.3	12	80.92	6.17
Four-year college degree (Bachelor's Degree)	75	97.3	73	82.52	6.74
Advanced college degree (Master's degree or Doctorate)	16	100.0	16	85.88	6.68
Choose not to respond	10	90.0	9	79.20	6.96
No response	5	80.0	4	78.20	8.44

Figure 148. Surplus Lines Percent Passing by Education Level

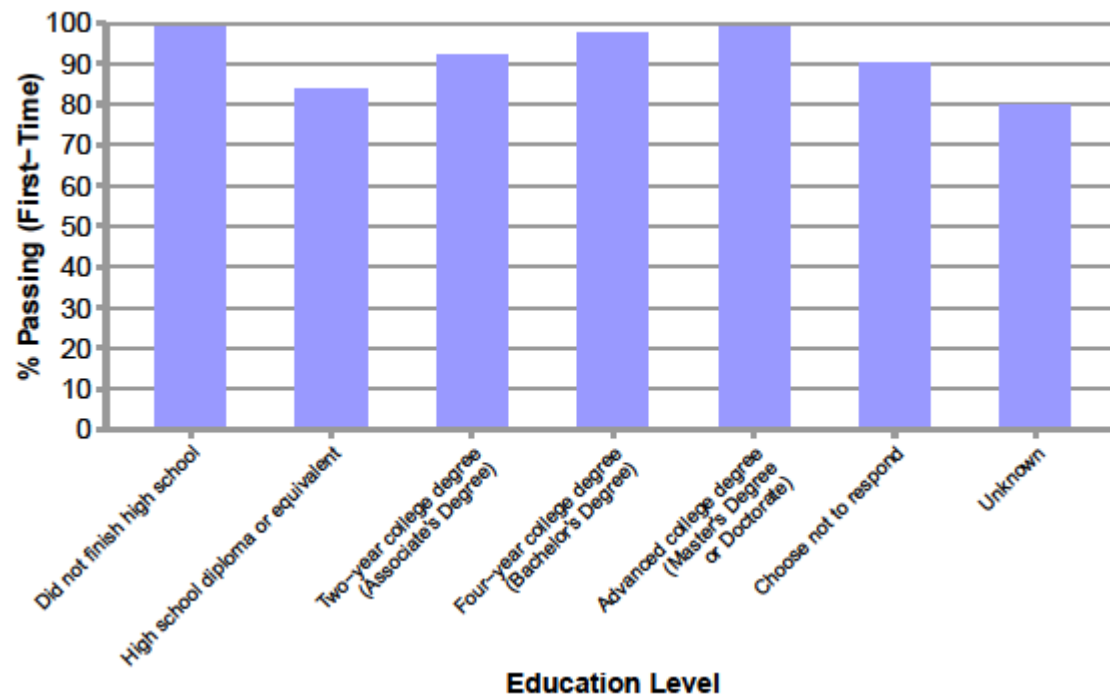


Table 162. Surplus Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	10	80.0	8	80.40	9.25
I completed an insurance course at a college or university.	0	-	-	-	-
I attended classroom preparation from an exam preparation school.	20	95.0	19	81.45	6.48
I completed an online course.	39	94.9	37	82.23	7.62
I bought and used a study guide or study manual.	64	95.3	61	81.92	6.82
I took the exam without taking a course or studying.	10	90.0	9	79.70	6.34
Other	10	90.0	9	80.30	9.62
No response	4	75.0	3	79.75	8.88

Figure 149. Surplus Lines Percent Passing by Preparation Method

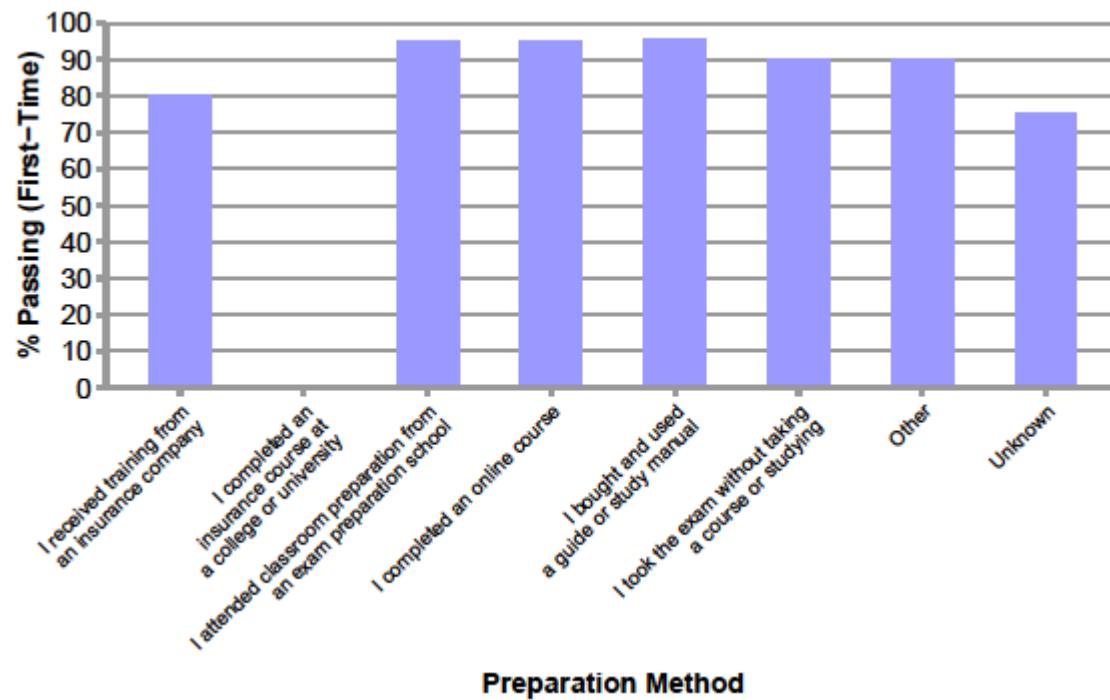
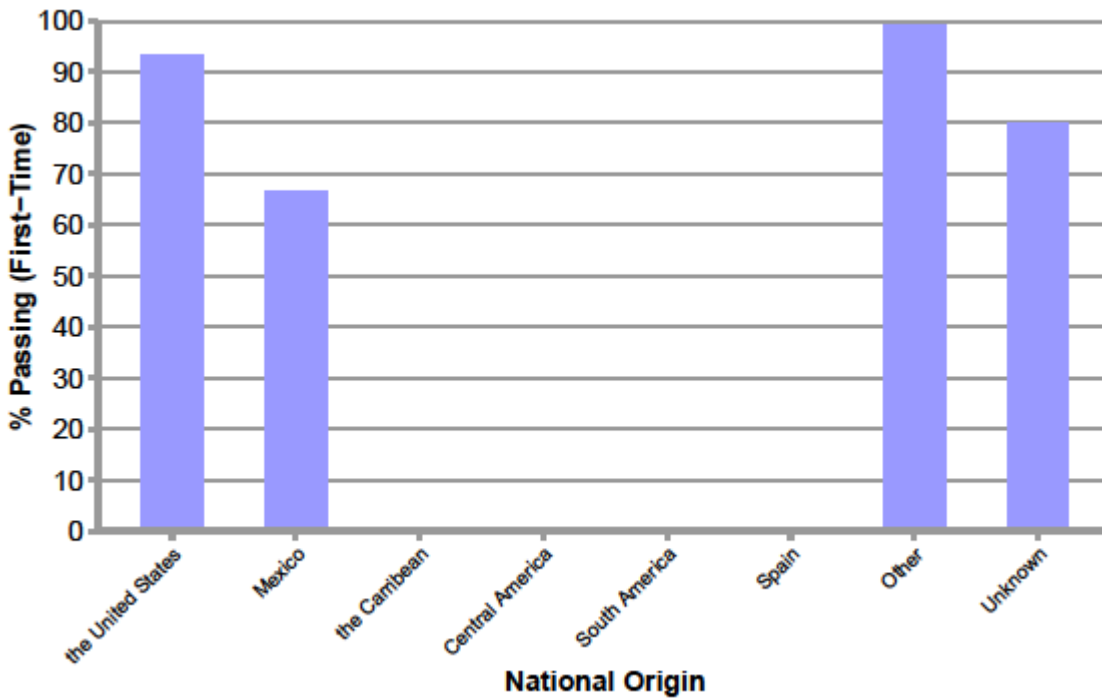


Table 163. Surplus Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	137	93.4	128	81.77	7.43
Mexico	3	66.7	2	76.00	10.82
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	12	100.0	12	80.92	3.75
No response	5	80.0	4	80.20	7.76

Figure 150. Surplus Lines Percent Passing by National Origin



#### **Adjuster – Workers Compensation**

First-time examinee volume is insufficient to include overall statistical information or statistical comparisons between demographic groups.

## Texas-Specific Operational Item Statistics

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Results in this additional section of the report are based on the Texas-specific items. Table 164 shows the number of Texas-specific items delivered to each candidate.

Table 164. Number of Texas-Specific Items

Exam Series Code	Exam Title	Number of Items
InsTX-ALAdj16	Adjuster - All Lines	150
InsTX-ISR09	Insurance Service Representative	150
InsTX-LAH05	General Lines - Life, Accident and Health	25
InsTX-LHIC42	Life and Health Insurance Counselor	150
InsTX-Life01	Life Agent	35
InsTX-LL93	Limited Lines	50
InsTX-MGA87	Managing General Agent	150
InsTX-PbAdj17	Public Insurance Adjuster	100
InsTX-PC06	General Lines - Property & Casualty	25
InsTX-PCA81	Adjuster - Property & Casualty	150
InsTX-PCRM92	Property and Casualty Risk Manager	100
InsTX-PersPC55	Personal Lines Property & Casualty	25
InsTX-Surp60	Surplus Lines	60
InsTX-WCAdj32	Adjuster - Workers Compensation	60

Tables 165 – 206 indicate the number (*N*) of candidates who completed at least one Texas-specific item, the average proportion correct for these items on the test, and the average corrected item-total correlations. These results are presented for all candidates as well as partitioned by self-reported ethnicity, gender, and national origin.

Pearson VUE strongly recommends avoiding interpreting item statistics when candidate volumes are low—typically fewer than 50 candidates. Interpretation of item statistics based on small sample sizes can be misleading.

### Adjuster - All Lines

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

Table 165. Adjuster – All Lines Item Performance by Form

		Form C
First-time	<i>N</i>	75
	Average proportion correct	0.68
	Average corrected item-total correlations	0.27

### Insurance Service Representative

Table 166. Insurance Service Representative Item Performance by Form

		Form C
First-time	<i>N</i>	107
	Average proportion correct	0.60
	Average corrected item-total correlations	0.29



Table 167. Insurance Service Representative Item Performance by Ethnicity within Form

		Form C
Asian American / Pacific Islander	<i>N</i>	2
	Average proportion correct	0.41
	Average corrected item-total correlations	0.43
Black / African-American	<i>N</i>	6
	Average proportion correct	0.50
	Average corrected item-total correlations	0.13
Hispanic / Latino American	<i>N</i>	31
	Average proportion correct	0.54
	Average corrected item-total correlations	0.22
Native American	<i>N</i>	1
	Average proportion correct	0.03
	Average corrected item-total correlations	.
Caucasian / White (non-Hispanic)	<i>N</i>	54
	Average proportion correct	0.67
	Average corrected item-total correlations	0.23
Other	<i>N</i>	2
	Average proportion correct	0.62
	Average corrected item-total correlations	-0.02
Choose not to respond	<i>N</i>	4
	Average proportion correct	0.61
	Average corrected item-total correlations	0.15
No response	<i>N</i>	7
	Average proportion correct	0.16
	Average corrected item-total correlations	0.46

Table 168. Insurance Service Representative Item Performance by Gender within Form

		Form C
Male	<i>N</i>	15
	Average proportion correct	0.49
	Average corrected item-total correlations	0.33
Female	<i>N</i>	85
	Average proportion correct	0.63
	Average corrected item-total correlations	0.24
Choose not to respond	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
No response	<i>N</i>	7
	Average proportion correct	0.16
	Average corrected item-total correlations	0.46

Table 169. Insurance Service Representative Item Performance by National Origin within Form

		Form C
the United States	<i>N</i>	84
	Average proportion correct	0.62
	Average corrected item-total correlations	0.26
Mexico	<i>N</i>	7
	Average proportion correct	0.57
	Average corrected item-total correlations	0.17
the Caribbean	<i>N</i>	1
	Average proportion correct	0.50
	Average corrected item-total correlations	.
Central America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
South America	<i>N</i>	1
	Average proportion correct	0.37
	Average corrected item-total correlations	.
Spain	<i>N</i>	1
	Average proportion correct	0.03
	Average corrected item-total correlations	.
Other	<i>N</i>	5
	Average proportion correct	0.55
	Average corrected item-total correlations	0.31
No response	<i>N</i>	8
	Average proportion correct	0.35
	Average corrected item-total correlations	0.64

## General Lines – Life, Accident and Health

Table 170. General Lines – Life, Accident and Health Item Performance by Form

		Form							Total
		AG	BH	CI	GG	HH	II	JI	
First-time	<i>N</i>	1,641	1,677	1,597	2,061	1,929	2,047	2,019	12,971
	Average proportion correct	0.70	0.71	0.72	0.70	0.70	0.71	0.71	0.71
	Average corrected item-total correlations	0.19	0.25	0.20	0.20	0.25	0.21	0.20	0.22

Table 171. General Lines – Life, Accident and Health Item Performance by Ethnicity within Form

		Form							Total
		AG	BH	CI	GG	HH	II	JI	
Asian American / Pacific Islander	<i>N</i>	104	104	106	124	137	135	146	856
	Average proportion correct	0.65	0.68	0.66	0.66	0.64	0.66	0.70	0.66
	Average corrected item-total correlations	0.18	0.23	0.26	0.15	0.26	0.23	0.16	0.21
Black / African-American	<i>N</i>	218	235	219	393	377	398	373	2,213
	Average proportion correct	0.68	0.68	0.69	0.66	0.66	0.67	0.68	0.67
	Average corrected item-total correlations	0.17	0.26	0.17	0.17	0.23	0.20	0.19	0.20
Hispanic / Latino American	<i>N</i>	446	454	439	514	450	478	546	3,327
	Average proportion correct	0.66	0.66	0.67	0.67	0.66	0.68	0.67	0.67
	Average corrected item-total correlations	0.19	0.24	0.17	0.17	0.24	0.18	0.20	0.20
Native American	<i>N</i>	9	9	7	6	11	7	6	55
	Average proportion correct	0.75	0.69	0.77	0.83	0.68	0.75	0.81	0.75
	Average corrected item-total correlations	0.30	0.28	0.02	0.18	0.33	0.21	0.11	0.22
Caucasian / White (non-Hispanic)	<i>N</i>	728	767	733	870	832	887	797	5,614
	Average proportion correct	0.74	0.76	0.77	0.75	0.75	0.76	0.76	0.76
	Average corrected item-total correlations	0.15	0.21	0.14	0.18	0.22	0.18	0.15	0.18
Other	<i>N</i>	62	37	35	65	49	56	51	355
	Average proportion correct	0.68	0.67	0.71	0.68	0.68	0.68	0.69	0.68
	Average corrected item-total correlations	0.12	0.23	0.18	0.21	0.32	0.27	0.20	0.22
Choose not to respond	<i>N</i>	64	59	50	79	66	70	77	465
	Average proportion correct	0.69	0.72	0.73	0.72	0.70	0.70	0.73	0.71
	Average corrected item-total correlations	0.22	0.29	0.24	0.19	0.31	0.26	0.25	0.25
No response	<i>N</i>	10	12	8	10	7	16	23	86
	Average proportion correct	0.65	0.62	0.70	0.74	0.60	0.69	0.66	0.67
	Average corrected item-total correlations	-0.05	0.43	0.03	0.20	0.34	-0.00	0.40	0.20

Table 172. General Lines – Life, Accident and Health Item Performance by Gender within Form

		Form							Total
		AG	BH	CI	GG	HH	II	JI	
Male	<i>N</i>	814	839	808	966	901	987	971	6,286
	Average proportion correct	0.72	0.73	0.74	0.72	0.71	0.73	0.73	0.73
	Average corrected item-total correlations	0.18	0.24	0.18	0.20	0.27	0.22	0.19	0.21
Female	<i>N</i>	806	817	769	1,060	1,006	1,037	1,010	6,505
	Average proportion correct	0.68	0.70	0.70	0.69	0.69	0.70	0.70	0.69
	Average corrected item-total correlations	0.18	0.25	0.21	0.18	0.24	0.21	0.20	0.21
Choose not to respond	<i>N</i>	12	14	14	29	14	16	24	123
	Average proportion correct	0.70	0.71	0.79	0.66	0.63	0.74	0.74	0.71
	Average corrected item-total correlations	0.28	0.41	0.23	0.24	0.38	0.14	0.26	0.28
No response	<i>N</i>	9	7	6	6	8	7	14	57
	Average proportion correct	0.67	0.57	0.67	0.80	0.60	0.68	0.60	0.66
	Average corrected item-total correlations	-0.03	0.52	0.11	0.07	0.32	-0.22	0.47	0.20

Table 173. General Lines – Life, Accident and Health Item Performance by National Origin within Form

		Form							Total
		AG	BH	CI	GG	HH	II	JI	
the United States	<i>N</i>	1,340	1,360	1,324	1,711	1,617	1,719	1,650	10,721
	Average proportion correct	0.71	0.72	0.73	0.71	0.71	0.72	0.72	0.72
	Average corrected item-total correlations	0.19	0.25	0.19	0.19	0.24	0.21	0.20	0.21
Mexico	<i>N</i>	74	84	73	93	73	63	93	553
	Average proportion correct	0.66	0.69	0.67	0.66	0.64	0.65	0.66	0.66
	Average corrected item-total correlations	0.13	0.26	0.14	0.16	0.26	0.21	0.23	0.20
the Caribbean	<i>N</i>	11	5	4	9	9	12	12	62
	Average proportion correct	0.63	0.71	0.67	0.76	0.67	0.71	0.67	0.69
	Average corrected item-total correlations	0.39	0.50	0.27	0.22	0.31	0.28	0.30	0.32
Central America	<i>N</i>	17	21	10	13	13	19	14	107
	Average proportion correct	0.67	0.66	0.70	0.64	0.64	0.76	0.66	0.68
	Average corrected item-total correlations	0.23	0.26	0.35	0.21	0.41	0.26	0.07	0.26
South America	<i>N</i>	13	15	14	19	16	17	18	112
	Average proportion correct	0.71	0.73	0.69	0.66	0.67	0.65	0.71	0.69
	Average corrected item-total correlations	0.17	0.24	0.31	0.33	0.34	0.31	0.28	0.28
Spain	<i>N</i>	1	0	0	0	1	1	2	5
	Average proportion correct	0.88	-	-	-	0.64	0.72	0.78	0.76
	Average corrected item-total correlations	.	-	-	-	.	.	-1.00	-1.00
Other	<i>N</i>	175	177	163	205	187	199	202	1,308
	Average proportion correct	0.67	0.69	0.67	0.68	0.65	0.69	0.69	0.67
	Average corrected item-total correlations	0.15	0.25	0.25	0.21	0.28	0.22	0.17	0.22
No response	<i>N</i>	10	15	9	11	13	17	28	103
	Average proportion correct	0.64	0.66	0.73	0.77	0.66	0.66	0.66	0.68
	Average corrected item-total correlations	0.04	0.45	0.10	0.28	0.38	0.24	0.39	0.28

## Life and Health Insurance Counselor

Table 174. Life and Health Insurance Counselor Item Performance by Form

	Form C
First-time	<i>N</i>
	241
	Average proportion correct
	0.59
	Average corrected item-total correlations
	0.26

Table 175. Life and Health Insurance Counselor Item Performance by Ethnicity within Form

	Form C
Asian American / Pacific Islander	<i>N</i>
	20
	Average proportion correct
	0.54
	Average corrected item-total correlations
	0.28
Black / African-American	<i>N</i>
	41
	Average proportion correct
	0.54
	Average corrected item-total correlations
	0.22
Hispanic / Latino American	<i>N</i>
	56
	Average proportion correct
	0.53
	Average corrected item-total correlations
	0.22
Native American	<i>N</i>
	1
	Average proportion correct
	0.44
	Average corrected item-total correlations
	.
Caucasian / White (non-Hispanic)	<i>N</i>
	101
	Average proportion correct
	0.65
	Average corrected item-total correlations
	0.23
Other	<i>N</i>
	7
	Average proportion correct
	0.58
	Average corrected item-total correlations
	0.24
Choose not to respond	<i>N</i>
	12
	Average proportion correct
	0.63
	Average corrected item-total correlations
	0.29
No response	<i>N</i>
	3
	Average proportion correct
	0.64
	Average corrected item-total correlations
	0.25

Table 176. Life and Health Insurance Counselor Item Performance by Gender within Form

	Form C
Male	<i>N</i>
	116
	Average proportion correct
	0.60
	Average corrected item-total correlations
	0.28
Female	<i>N</i>
	121
	Average proportion correct
	0.58
	Average corrected item-total correlations
	0.23
Choose not to respond	<i>N</i>
	3
	Average proportion correct
	0.67
	Average corrected item-total correlations
	0.29
No response	<i>N</i>
	1
	Average proportion correct
	0.00
	Average corrected item-total correlations
	.

Table 177. Life and Health Insurance Counselor Item Performance by National Origin within Form

		Form C
the United States	<i>N</i>	177
	Average proportion correct	0.60
	Average corrected item-total correlations	0.26
Mexico	<i>N</i>	12
	Average proportion correct	0.51
	Average corrected item-total correlations	0.18
the Caribbean	<i>N</i>	3
	Average proportion correct	0.58
	Average corrected item-total correlations	0.07
Central America	<i>N</i>	2
	Average proportion correct	0.65
	Average corrected item-total correlations	-1.00
South America	<i>N</i>	2
	Average proportion correct	0.54
	Average corrected item-total correlations	0.68
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	40
	Average proportion correct	0.58
	Average corrected item-total correlations	0.28
No response	<i>N</i>	5
	Average proportion correct	0.61
	Average corrected item-total correlations	0.01

## Life Agent

Table 178. Life Agent Item Performance by Form

		Form							Total
		GG	HH	II	MG	NH	OI	PI	
First-time	<i>N</i>	588	534	540	591	635	574	579	4,041
	Average proportion correct	0.69	0.68	0.68	0.69	0.68	0.67	0.68	0.68
	Average corrected item-total correlations	0.20	0.22	0.19	0.21	0.22	0.19	0.22	0.21

Table 179. Life Agent Item Performance by Ethnicity within Form

		Form							Total
		GG	HH	II	MG	NH	OI	PI	
Asian American / Pacific Islander	<i>N</i>	45	31	42	40	34	30	38	260
	Average proportion correct	0.65	0.59	0.62	0.64	0.64	0.64	0.64	0.63
	Average corrected item-total correlations	0.24	0.22	0.24	0.25	0.26	0.21	0.26	0.24
Black / African-American	<i>N</i>	138	119	114	129	147	143	130	920
	Average proportion correct	0.69	0.69	0.69	0.68	0.69	0.65	0.66	0.68
	Average corrected item-total correlations	0.17	0.17	0.17	0.19	0.15	0.14	0.21	0.17
Hispanic / Latino American	<i>N</i>	171	192	185	197	229	194	194	1,362
	Average proportion correct	0.66	0.64	0.67	0.67	0.65	0.63	0.65	0.65
	Average corrected item-total correlations	0.19	0.23	0.18	0.20	0.22	0.19	0.22	0.20
Native American	<i>N</i>	2	1	3	2	4	2	4	18
	Average proportion correct	0.71	0.71	0.70	0.77	0.57	0.70	0.56	0.68
	Average corrected item-total correlations	0.17	.	-0.06	0.33	0.39	0.27	-0.02	0.18
Caucasian / White (non-Hispanic)	<i>N</i>	187	147	160	190	181	164	172	1,201
	Average proportion correct	0.72	0.73	0.72	0.73	0.73	0.73	0.73	0.73
	Average corrected item-total correlations	0.19	0.17	0.16	0.17	0.20	0.19	0.17	0.18
Other	<i>N</i>	17	18	16	15	24	17	19	126
	Average proportion correct	0.74	0.65	0.67	0.67	0.63	0.64	0.70	0.67
	Average corrected item-total correlations	0.24	0.24	0.23	0.27	0.24	0.14	0.11	0.21
Choose not to respond	<i>N</i>	24	23	12	14	12	21	14	120
	Average proportion correct	0.67	0.71	0.69	0.71	0.68	0.71	0.70	0.70
	Average corrected item-total correlations	0.19	0.22	0.28	0.36	0.26	0.14	0.08	0.22
No response	<i>N</i>	4	3	8	4	4	3	8	34
	Average proportion correct	0.60	0.70	0.69	0.67	0.68	0.66	0.66	0.66
	Average corrected item-total correlations	0.41	0.45	0.15	0.39	0.15	0.25	0.07	0.26



Table 180. Life Agent Item Performance by Gender within Form

		Form							Total
		GG	HH	II	MG	NH	OI	PI	
Male	<i>N</i>	303	257	256	282	325	261	265	1,949
	Average proportion correct	0.70	0.70	0.70	0.70	0.69	0.67	0.70	0.70
	Average corrected item-total correlations	0.20	0.24	0.19	0.23	0.23	0.19	0.22	0.21
Female	<i>N</i>	274	271	277	305	304	305	305	2,041
	Average proportion correct	0.67	0.66	0.67	0.67	0.67	0.67	0.66	0.67
	Average corrected item-total correlations	0.20	0.20	0.18	0.18	0.21	0.19	0.21	0.20
Choose not to respond	<i>N</i>	9	3	2	3	4	6	4	31
	Average proportion correct	0.66	0.59	0.74	0.65	0.65	0.72	0.63	0.66
	Average corrected item-total correlations	-0.01	0.01	0.17	0.27	0.37	0.39	-0.03	0.16
No response	<i>N</i>	2	3	5	1	2	2	5	20
	Average proportion correct	0.57	0.65	0.71	0.57	0.61	0.67	0.66	0.64
	Average corrected item-total correlations	0.50	0.24	0.28	.	-1.00	0.41	0.09	0.22

Table 181. Life Agent Item Performance by National Origin within Form

		Form							Total
		GG	HH	II	MG	NH	OI	PI	
the United States	<i>N</i>	491	422	416	476	492	455	455	3,207
	Average proportion correct	0.69	0.68	0.69	0.70	0.69	0.67	0.68	0.69
	Average corrected item-total correlations	0.19	0.22	0.17	0.19	0.20	0.19	0.22	0.20
Mexico	<i>N</i>	30	45	37	35	58	39	40	284
	Average proportion correct	0.63	0.66	0.63	0.65	0.62	0.60	0.64	0.63
	Average corrected item-total correlations	0.25	0.17	0.25	0.27	0.22	0.16	0.23	0.22
the Caribbean	<i>N</i>	5	6	2	6	4	7	1	31
	Average proportion correct	0.71	0.64	0.74	0.68	0.71	0.72	0.54	0.68
	Average corrected item-total correlations	0.35	0.19	0.40	0.19	0.15	0.15	.	0.22
Central America	<i>N</i>	4	6	10	11	12	12	8	63
	Average proportion correct	0.64	0.73	0.68	0.65	0.63	0.64	0.67	0.66
	Average corrected item-total correlations	0.57	0.24	0.12	0.30	0.23	0.31	0.22	0.27
South America	<i>N</i>	5	6	8	7	5	7	10	48
	Average proportion correct	0.69	0.66	0.63	0.74	0.59	0.63	0.66	0.66
	Average corrected item-total correlations	0.27	0.36	0.23	0.28	0.22	0.13	0.14	0.23
Spain	<i>N</i>	0	0	0	0	1	0	2	3
	Average proportion correct	-	-	-	-	0.57	-	0.74	0.66
	Average corrected item-total correlations	-	-	-	-	.	-	0.17	0.17
Other	<i>N</i>	49	46	58	53	60	50	57	373
	Average proportion correct	0.66	0.67	0.65	0.66	0.67	0.69	0.66	0.67
	Average corrected item-total correlations	0.23	0.27	0.26	0.22	0.28	0.14	0.22	0.23
No response	<i>N</i>	4	3	9	3	3	4	6	32
	Average proportion correct	0.71	0.50	0.67	0.44	0.70	0.61	0.65	0.61
	Average corrected item-total correlations	0.45	0.56	0.27	0.41	0.20	0.13	0.13	0.30

## Limited Lines

Table 182. Limited Lines Item Performance by Form

		Form C
First-time	<i>N</i>	1,181
	Average proportion correct	0.66
	Average corrected item-total correlations	0.25

Table 183. Limited Lines Item Performance by Ethnicity within Form

		Form C
Asian American / Pacific Islander	<i>N</i>	9
	Average proportion correct	0.73
	Average corrected item-total correlations	0.33
Black / African-American	<i>N</i>	58
	Average proportion correct	0.67
	Average corrected item-total correlations	0.22
Hispanic / Latino American	<i>N</i>	1,008
	Average proportion correct	0.65
	Average corrected item-total correlations	0.24
Native American	<i>N</i>	1
	Average proportion correct	0.60
	Average corrected item-total correlations	.
Caucasian / White (non-Hispanic)	<i>N</i>	72
	Average proportion correct	0.72
	Average corrected item-total correlations	0.32
Other	<i>N</i>	14
	Average proportion correct	0.73
	Average corrected item-total correlations	0.42
Choose not to respond	<i>N</i>	16
	Average proportion correct	0.74
	Average corrected item-total correlations	0.23
No response	<i>N</i>	3
	Average proportion correct	0.73
	Average corrected item-total correlations	0.25

Table 184. Limited Lines Item Performance by Gender within Form

		Form C
Male	<i>N</i>	267
	Average proportion correct	0.69
	Average corrected item-total correlations	0.26
Female	<i>N</i>	908
	Average proportion correct	0.65
	Average corrected item-total correlations	0.25
Choose not to respond	<i>N</i>	3
	Average proportion correct	0.71
	Average corrected item-total correlations	0.49
No response	<i>N</i>	3
	Average proportion correct	0.59
	Average corrected item-total correlations	0.34

Table 185. Limited Lines Item Performance by National Origin within Form

		Form C
the United States	<i>N</i>	899
	Average proportion correct	0.66
	Average corrected item-total correlations	0.25
Mexico	<i>N</i>	220
	Average proportion correct	0.67
	Average corrected item-total correlations	0.26
the Caribbean	<i>N</i>	7
	Average proportion correct	0.69
	Average corrected item-total correlations	0.32
Central America	<i>N</i>	18
	Average proportion correct	0.64
	Average corrected item-total correlations	0.30
South America	<i>N</i>	7
	Average proportion correct	0.72
	Average corrected item-total correlations	0.09
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	22
	Average proportion correct	0.70
	Average corrected item-total correlations	0.28
No response	<i>N</i>	8
	Average proportion correct	0.66
	Average corrected item-total correlations	0.21

### Managing General Agent

First-time examinee volume is insufficient to include overall statistical information or statistical comparisons between demographic groups.

### Public Insurance Adjuster

Table 186. Public Insurance Adjuster Item Performance by Form

		Form C
First-time	<i>N</i>	115
	Average proportion correct	0.69
	Average corrected item-total correlations	0.28

Table 187. Public Insurance Adjuster Item Performance by Ethnicity within Form

		Form C
Asian American / Pacific Islander	<i>N</i>	1
	Average proportion correct	0.48
	Average corrected item-total correlations	.
Black / African-American	<i>N</i>	3
	Average proportion correct	0.63
	Average corrected item-total correlations	0.23
Hispanic / Latino American	<i>N</i>	23
	Average proportion correct	0.59
	Average corrected item-total correlations	0.28
Native American	<i>N</i>	1
	Average proportion correct	0.86
	Average corrected item-total correlations	.
Caucasian / White (non-Hispanic)	<i>N</i>	73
	Average proportion correct	0.71
	Average corrected item-total correlations	0.23
Other	<i>N</i>	2
	Average proportion correct	0.70
	Average corrected item-total correlations	0.55
Choose not to respond	<i>N</i>	11
	Average proportion correct	0.72
	Average corrected item-total correlations	0.38
No response	<i>N</i>	1
	Average proportion correct	0.85
	Average corrected item-total correlations	.

Table 188. Public Insurance Adjuster Item Performance by Gender within Form

		Form C
Male	<i>N</i>	91
	Average proportion correct	0.69
	Average corrected item-total correlations	0.26
Female	<i>N</i>	18
	Average proportion correct	0.63
	Average corrected item-total correlations	0.33
Choose not to respond	<i>N</i>	5
	Average proportion correct	0.72
	Average corrected item-total correlations	0.16
No response	<i>N</i>	1
	Average proportion correct	0.85
	Average corrected item-total correlations	.

Table 189. Public Insurance Adjuster Item Performance by National Origin within Form

		Form C
the United States	<i>N</i>	104
	Average proportion correct	0.69
	Average corrected item-total correlations	0.27
Mexico	<i>N</i>	3
	Average proportion correct	0.47
	Average corrected item-total correlations	0.10
the Caribbean	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Central America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
South America	<i>N</i>	1
	Average proportion correct	0.79
	Average corrected item-total correlations	.
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	5
	Average proportion correct	0.67
	Average corrected item-total correlations	0.31
No response	<i>N</i>	2
	Average proportion correct	0.82
	Average corrected item-total correlations	0.26

## General Lines – Property and Casualty

Table 190. General Lines – Property and Casualty Item Performance by Form

		Form								Total
		GG	BH	CI	HG	IH	JI	KG	LH	
First-time	<i>N</i>	981	1,007	1,079	982	938	924	933	963	7,807
	Average proportion correct	0.71	0.71	0.71	0.71	0.71	0.70	0.70	0.71	0.71
	Average corrected item-total correlations	0.23	0.25	0.23	0.24	0.24	0.24	0.23	0.25	0.24

Table 191. General Lines – Property and Casualty Item Performance by Ethnicity within Form

		Form								Total
		GG	BH	CI	HG	IH	JI	KG	LH	
Asian American / Pacific Islander	<i>N</i>	45	41	33	43	30	30	44	32	298
	Average proportion correct	0.73	0.67	0.71	0.73	0.67	0.70	0.68	0.70	0.70
	Average corrected item-total correlations	0.14	0.26	0.18	0.28	0.27	0.13	0.22	0.31	0.22
Black / African-American	<i>N</i>	74	90	111	105	87	89	82	95	733
	Average proportion correct	0.74	0.71	0.74	0.72	0.71	0.73	0.71	0.73	0.72
	Average corrected item-total correlations	0.15	0.25	0.18	0.22	0.25	0.24	0.19	0.21	0.21
Hispanic / Latino American	<i>N</i>	351	356	388	359	335	328	331	324	2,772
	Average proportion correct	0.65	0.64	0.66	0.65	0.65	0.65	0.65	0.64	0.65
	Average corrected item-total correlations	0.21	0.25	0.22	0.22	0.22	0.25	0.22	0.24	0.23
Native American	<i>N</i>	11	8	0	2	3	2	0	5	31
	Average proportion correct	0.74	0.76	-	0.54	0.67	0.68	-	0.73	0.69
	Average corrected item-total correlations	0.34	0.25	-	-1.00	0.53	0.33	-	0.05	0.24
Caucasian / White (non-Hispanic)	<i>N</i>	450	452	481	418	426	418	408	447	3,500
	Average proportion correct	0.75	0.76	0.75	0.75	0.76	0.74	0.75	0.75	0.75
	Average corrected item-total correlations	0.23	0.19	0.21	0.21	0.19	0.21	0.20	0.23	0.21
Other	<i>N</i>	25	28	23	17	20	24	30	31	198
	Average proportion correct	0.70	0.69	0.68	0.66	0.71	0.66	0.70	0.68	0.68
	Average corrected item-total correlations	0.29	0.34	0.20	0.25	0.23	0.22	0.21	0.19	0.24
Choose not to respond	<i>N</i>	25	28	33	32	33	28	35	25	239
	Average proportion correct	0.77	0.75	0.73	0.75	0.75	0.74	0.74	0.72	0.74
	Average corrected item-total correlations	0.21	0.19	0.22	0.17	0.24	0.09	0.21	0.21	0.19
No response	<i>N</i>	0	4	10	6	4	5	3	4	36
	Average proportion correct	-	0.68	0.76	0.71	0.60	0.70	0.70	0.67	0.69
	Average corrected item-total correlations	-	0.50	0.23	0.31	0.30	0.42	-0.09	0.47	0.32

Table 192. General Lines – Property and Casualty Item Performance by Gender within Form

		Form								Total
		GG	BH	CI	HG	IH	JI	KG	LH	
Male	<i>N</i>	385	397	395	389	370	366	380	368	3,050
	Average proportion correct	0.74	0.74	0.75	0.74	0.75	0.73	0.73	0.74	0.74
	Average corrected item-total correlations	0.21	0.23	0.20	0.22	0.21	0.23	0.21	0.26	0.22
Female	<i>N</i>	591	605	666	578	552	545	546	585	4,668
	Average proportion correct	0.69	0.68	0.69	0.68	0.68	0.68	0.68	0.69	0.68
	Average corrected item-total correlations	0.24	0.25	0.23	0.24	0.24	0.24	0.23	0.24	0.24
Choose not to respond	<i>N</i>	5	4	13	8	13	10	5	8	66
	Average proportion correct	0.69	0.76	0.78	0.72	0.75	0.72	0.76	0.68	0.73
	Average corrected item-total correlations	0.50	0.47	0.22	0.28	0.25	0.16	0.38	0.30	0.31
No response	<i>N</i>	0	1	5	7	3	3	2	2	23
	Average proportion correct	-	0.68	0.82	0.72	0.58	0.71	0.68	0.60	0.68
	Average corrected item-total correlations	-	.	0.17	0.25	0.60	0.53	-1.00	0.25	0.29



Table 193. General Lines – Property and Casualty Item Performance by National Origin within Form

		Form								Total
		GG	BH	CI	HG	IH	JI	KG	LH	
the United States	<i>N</i>	814	850	919	820	820	792	802	819	6,636
	Average proportion correct	0.72	0.72	0.72	0.71	0.71	0.70	0.71	0.72	0.71
	Average corrected item-total correlations	0.24	0.25	0.24	0.23	0.24	0.25	0.23	0.25	0.24
Mexico	<i>N</i>	76	71	65	72	48	52	48	55	487
	Average proportion correct	0.65	0.63	0.65	0.65	0.68	0.68	0.66	0.61	0.65
	Average corrected item-total correlations	0.20	0.25	0.15	0.25	0.22	0.21	0.17	0.24	0.21
the Caribbean	<i>N</i>	3	2	2	4	4	1	6	5	27
	Average proportion correct	0.65	0.80	0.72	0.77	0.67	0.72	0.65	0.75	0.72
	Average corrected item-total correlations	0.36	1.00	0.14	0.28	-0.01	.	0.01	-0.17	0.15
Central America	<i>N</i>	16	12	12	7	11	7	6	9	80
	Average proportion correct	0.61	0.60	0.68	0.58	0.60	0.58	0.53	0.64	0.60
	Average corrected item-total correlations	0.06	0.22	0.24	0.26	0.30	0.17	0.20	0.31	0.22
South America	<i>N</i>	4	8	6	11	7	8	5	5	54
	Average proportion correct	0.61	0.73	0.79	0.69	0.68	0.68	0.60	0.62	0.68
	Average corrected item-total correlations	-0.02	0.21	0.01	0.16	0.08	0.41	0.26	0.42	0.21
Spain	<i>N</i>	0	1	0	0	0	0	0	0	
	Average proportion correct	-	0.68	-	-	-	-	-	-	0.68
	Average corrected item-total correlations	-	.	-	-	-	-	-	-	.
Other	<i>N</i>	67	57	62	59	40	60	61	64	470
	Average proportion correct	0.75	0.68	0.71	0.75	0.68	0.70	0.68	0.70	0.71
	Average corrected item-total correlations	0.22	0.32	0.20	0.29	0.22	0.20	0.20	0.27	0.24
No response	<i>N</i>	1	6	13	9	8	4	5	6	52
	Average proportion correct	0.76	0.80	0.74	0.73	0.65	0.69	0.70	0.57	0.71
	Average corrected item-total correlations	.	0.09	0.13	0.25	0.26	0.36	-0.19	-0.03	0.13

## Adjuster – Property and Casualty

Table 194. Adjuster – Property and Casualty Item Performance by Form

	Form C
First-time	<i>N</i>
	167
	Average proportion correct
	0.73
	Average corrected item-total correlations
	0.22

Table 195. Adjuster – Property and Casualty Item Performance by Ethnicity within Form

	Form C
Asian American / Pacific Islander	<i>N</i>
	12
	Average proportion correct
	0.69
	Average corrected item-total correlations
	0.12
Black / African-American	<i>N</i>
	15
	Average proportion correct
	0.66
	Average corrected item-total correlations
	0.20
Hispanic / Latino American	<i>N</i>
	17
	Average proportion correct
	0.63
	Average corrected item-total correlations
	0.27
Native American	<i>N</i>
	1
	Average proportion correct
	0.81
	Average corrected item-total correlations
	.
Caucasian / White (non-Hispanic)	<i>N</i>
	107
	Average proportion correct
	0.75
	Average corrected item-total correlations
	0.18
Other	<i>N</i>
	2
	Average proportion correct
	0.75
	Average corrected item-total correlations
	0.35
Choose not to respond	<i>N</i>
	10
	Average proportion correct
	0.76
	Average corrected item-total correlations
	0.23
No response	<i>N</i>
	3
	Average proportion correct
	0.77
	Average corrected item-total correlations
	-0.67

Table 196. Adjuster – Property and Casualty Item Performance by Gender within Form

	Form C
Male	<i>N</i>
	94
	Average proportion correct
	0.74
	Average corrected item-total correlations
	0.19
Female	<i>N</i>
	68
	Average proportion correct
	0.71
	Average corrected item-total correlations
	0.25
Choose not to respond	<i>N</i>
	2
	Average proportion correct
	0.72
	Average corrected item-total correlations
	0.06
No response	<i>N</i>
	3
	Average proportion correct
	0.77
	Average corrected item-total correlations
	-0.67

Table 197. Adjuster – Property and Casualty Item Performance by National Origin within Form

		Form C
the United States	<i>N</i>	151
	Average proportion correct	0.73
	Average corrected item-total correlations	0.21
Mexico	<i>N</i>	3
	Average proportion correct	0.59
	Average corrected item-total correlations	0.50
the Caribbean	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Central America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
South America	<i>N</i>	2
	Average proportion correct	0.76
	Average corrected item-total correlations	0.15
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	7
	Average proportion correct	0.73
	Average corrected item-total correlations	-0.00
No response	<i>N</i>	4
	Average proportion correct	0.73
	Average corrected item-total correlations	0.33

### Property and Casualty Risk Manager

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

Table 198. Property and Casualty Risk Manager Item Performance by Form

		Form C
First-time	<i>N</i>	56
	Average proportion correct	0.61
	Average corrected item-total correlations	0.20

## Personal Lines Property and Casualty

Table 199. Personal Lines Property and Casualty Item Performance by Form

		Forms				Total
		GC	KC	LC	OC	
First-time	<i>N</i>	817	329	322	316	1,784
	Average proportion correct	0.73	0.73	0.74	0.74	0.74
	Average corrected item-total correlations	0.21	0.21	0.21	0.20	0.21

Table 200. Personal Lines Property and Casualty Item Performance by Ethnicity within Form

		Forms				Total
		GC	KC	LC	OC	
Asian American / Pacific Islander	<i>N</i>	16	3	9	8	36
	Average proportion correct	0.73	0.71	0.78	0.78	0.75
	Average corrected item-total correlations	0.23	0.64	0.11	0.07	0.25
Black / African-American	<i>N</i>	105	56	58	64	283
	Average proportion correct	0.76	0.74	0.75	0.75	0.75
	Average corrected item-total correlations	0.13	0.14	0.20	0.19	0.17
Hispanic / Latino American	<i>N</i>	400	152	130	129	811
	Average proportion correct	0.70	0.70	0.70	0.70	0.70
	Average corrected item-total correlations	0.21	0.21	0.23	0.16	0.20
Native American	<i>N</i>	5	2	0	2	9
	Average proportion correct	0.79	0.86	-	0.8	0.82
	Average corrected item-total correlations	0.29	-1	-	0.33	0.24
Caucasian / White (non-Hispanic)	<i>N</i>	257	99	108	89	553
	Average proportion correct	0.78	0.76	0.78	0.78	0.77
	Average corrected item-total correlations	0.2	0.2	0.15	0.19	0.19
Other	<i>N</i>	18	5	7	10	40
	Average proportion correct	0.7	0.81	0.78	0.82	0.78
	Average corrected item-total correlations	0.16	0.17	0.15	0.3	0.19
Choose not to respond	<i>N</i>	13	11	8	14	46
	Average proportion correct	0.68	0.71	0.77	0.81	0.74
	Average corrected item-total correlations	0.21	0.14	0.22	0.25	0.2
No response	<i>N</i>	3	1	2	0	6
	Average proportion correct	0.77	0.84	0.76	-	0.79
	Average corrected item-total correlations	0.17	.	0.50	-	0.30

Table 201. Personal Lines Property and Casualty Item Performance by Gender within Form

		Forms				Total
		GC	KC	LC	OC	
Male	<i>N</i>	298	139	131	120	688
	Average proportion correct	0.76	0.75	0.78	0.77	0.77
	Average corrected item-total correlations	0.21	0.21	0.13	0.15	0.18
Female	<i>N</i>	514	184	190	193	1,081
	Average proportion correct	0.71	0.71	0.72	0.72	0.72
	Average corrected item-total correlations	0.21	0.21	0.22	0.21	0.21
Choose not to respond	<i>N</i>	3	5	0	2	10
	Average proportion correct	0.68	0.74	-	0.76	0.73
	Average corrected item-total correlations	0.35	0.06	-	0.50	0.25
No response	<i>N</i>	2	1	1	1	5
	Average proportion correct	0.72	0.84	0.68	0.76	0.75
	Average corrected item-total correlations	0.75	.	.	.	0.75

Table 202. Personal Lines Property and Casualty Item Performance by National Origin within Form

		Forms				Total
		GC	KC	LC	OC	
the United States	<i>N</i>	719	284	292	274	1,569
	Average proportion correct	0.73	0.73	0.74	0.74	0.74
	Average corrected item-total correlations	0.21	0.21	0.21	0.20	0.21
Mexico	<i>N</i>	48	20	10	14	92
	Average proportion correct	0.71	0.69	0.69	0.67	0.69
	Average corrected item-total correlations	0.23	0.16	0.07	0.15	0.15
the Caribbean	<i>N</i>	5	2	1	6	14
	Average proportion correct	0.70	0.64	0.80	0.75	0.72
	Average corrected item-total correlations	0.18	0.50	.	0.18	0.23
Central America	<i>N</i>	5	2	0	2	9
	Average proportion correct	0.72	0.82	-	0.80	0.78
	Average corrected item-total correlations	0.37	0.43	-	0.50	0.41
South America	<i>N</i>	7	1	0	1	9
	Average proportion correct	0.62	0.76	-	0.72	0.70
	Average corrected item-total correlations	0.21	.	-	.	0.21
Spain	<i>N</i>	0	0	1	0	1
	Average proportion correct	-	-	0.84	-	0.84
	Average corrected item-total correlations	-	-	.	-	.
Other	<i>N</i>	31	19	15	17	82
	Average proportion correct	0.75	0.76	0.79	0.79	0.77
	Average corrected item-total correlations	0.22	0.24	0.09	0.20	0.19
No response	<i>N</i>	2	1	3	2	8
	Average proportion correct	0.76	0.84	0.79	0.80	0.80
	Average corrected item-total correlations	0.40	.	0.36	0.75	0.48

## Surplus Lines

Table 203. Surplus Lines Item Performance by Form

	Form C
First-time	<i>N</i>
	157
	Average proportion correct
	0.82
	Average corrected item-total correlations
	0.14

Table 204. Surplus Lines Item Performance by Ethnicity within Form

	Form C
Asian American / Pacific Islander	<i>N</i>
	6
	Average proportion correct
	0.80
	Average corrected item-total correlations
	-0.06
Black / African-American	<i>N</i>
	9
	Average proportion correct
	0.84
	Average corrected item-total correlations
	0.10
Hispanic / Latino American	<i>N</i>
	21
	Average proportion correct
	0.78
	Average corrected item-total correlations
	0.15
Native American	<i>N</i>
	2
	Average proportion correct
	0.82
	Average corrected item-total correlations
	0.18
Caucasian / White (non-Hispanic)	<i>N</i>
	112
	Average proportion correct
	0.82
	Average corrected item-total correlations
	0.15
Other	<i>N</i>
	1
	Average proportion correct
	0.87
	Average corrected item-total correlations
	.
Choose not to respond	<i>N</i>
	2
	Average proportion correct
	0.81
	Average corrected item-total correlations
	0.60
No response	<i>N</i>
	4
	Average proportion correct
	0.81
	Average corrected item-total correlations
	0.26

Table 205. Surplus Lines Item Performance by Gender within Form

	Form C
Male	<i>N</i>
	74
	Average proportion correct
	0.82
	Average corrected item-total correlations
	0.12
Female	<i>N</i>
	80
	Average proportion correct
	0.81
	Average corrected item-total correlations
	0.16
Choose not to respond	<i>N</i>
	0
	Average proportion correct
	-
	Average corrected item-total correlations
	-
No response	<i>N</i>
	3
	Average proportion correct
	0.84
	Average corrected item-total correlations
	0.23

Table 206. Surplus Lines Item Performance by National Origin within Form

		Form C
the United States	<i>N</i>	137
	Average proportion correct	0.82
	Average corrected item-total correlations	0.14
Mexico	<i>N</i>	3
	Average proportion correct	0.76
	Average corrected item-total correlations	0.41
the Caribbean	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Central America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
South America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	12
	Average proportion correct	0.81
	Average corrected item-total correlations	-0.02
No response	<i>N</i>	5
	Average proportion correct	0.80
	Average corrected item-total correlations	0.27

### Adjuster – Workers Compensation

First-time examinee volume is insufficient to include overall statistical information or statistical comparisons between demographic groups.



## Glossary

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**Average Corrected Item-Total Correlations.** The average corrected item-total correlations for all scored items on an exam.

**Average Proportion Correct.** The average proportion correct for all scored items on an exam.

**Corrected Item-Total Correlation.** An index of how well an item discriminates between high- and low-ability candidates. The value is generated by correlating item scores (0 or 1) to candidates' total scores on the exam. The correlation values range from -1 to +1, with a higher value indicating greater item-discrimination power. A value of 0.20 or above shows relatively good discrimination power. "Corrected" refers to the removal of an item's contribution to the total score when calculating its point biserial correlation.

**Proportion Correct.** An index that shows the proportion of candidates answering the item correctly. The higher the value, the easier the item.

**Sampling Error.** Error introduced as a result of variations due to taking a sample of the population instead of the entire population.

**Standard Deviation of Scaled Score.** Standard deviation of the scaled test scores (scored items only) for the candidate sample. This measure reflects the variation of the scaled scores from the average test score. Lower values signal a narrower range of scores, whereas higher values indicate that the scores may vary more widely.

**Standard Error of the Mean.** The standard deviation of the sampling distribution of the mean. The larger the sample, the smaller the standard error of the mean.